

For the Love of Money
Moral Orientations Toward Money in the
‘Good Life’

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Submitted in fulfilment of the requirements for the
Degree of Doctor of Philosophy

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December 2007

Abstract

Is money ‘good’? The pursuit of personal wealth as a primary life ‘good’ lies at the heart of Australian society and culture. Yet in western culture, the traditional legacies of money understandings endure: as a value-neutral tool of the economy, free from moral considerations. This thesis provides a sociological analysis about how people are morally oriented towards money. The thesis addresses money meanings from an interpretative framework, in the context of in-depth interviews with forty-one young Tasmanian adults about what they understand is a ‘good life’. A sociological analysis of orientations towards what is ‘good’ in life provides a framework for thinking about morality along similar lines to Emile Durkheim, or later, Charles Taylor, as related to common, social and individual dispositions towards the ‘good’.

Drawn from three different income contexts - middle-income earners, low-income earners and downshiftners (those who have voluntarily shifted to a lower-income) - this thesis explores contrasting money narratives that highlight alternative money meanings amongst participants. In particular, the dominant money narrative points to a shared and culturally preferred way of understanding money: as good and worthwhile pursuing for a ‘good life’. Meanings that underlie this narrative are shown to have consequences for the motivations, identities, actions and future directions of all participants in the study. These narratives are analysed drawing on a number of theoretical discussions both within the sociology of money and sociology of morality, including whether moral orientations towards money found in this culture are in fact ‘good’. For example, can such forms of social morality be ‘morality-silencing’ (Bauman 1989: 174) rather than something that generates individual moral responsibility?

Certificate of Originality

This thesis contains no material which has been accepted for a degree or diploma by the University or any other institution, except by way of background information and duly acknowledged in the thesis. To the best of my knowledge and belief, this thesis contains no material previously published or written by another person except where due reference is made in the text of the thesis.

Julia Verdouw _____

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Acknowledgements

I am deeply grateful to the many people who have furnished this thesis with their wisdom and enriched the road to its submission.

My supervisor, Douglas Ezzy, has given me ongoing encouragement and freedom in this thesis to explore and critique issues that are deeply meaningful in sociological ways. I am very thankful for his guidance, sincerity, and never ending optimism throughout the project from beginning to end.

To all of the men and women who so willingly gave of their time to talk to me about their life (often with vulnerability) I am grateful. I often felt humbled by their stories and it is my hope that this thesis is an honest reflection of the aspirations, realities and life conflicts people shared with me about money and more.

I thank my academic colleagues and fellow postgraduates in the sociology department and beyond for their encouragement and support throughout this project. A shared sense of journey and possibility on a long road can never be underestimated. I am grateful to Keith Jacobs and Warren Sproule for their advice and insight in editing this project. I am also indebted to Della Clarke and Lyn Devereaux for their tireless assistance, enthusiasm and willingness to help with *anything*, no matter how seemingly small.

To my friends and family who have both supported me and helped me to think about sociology and money from different points of view, thank you. This thesis wouldn't be what it is without you. Most importantly, to Michael I thank you for your gracious understanding and endless encouragement to pursue what is important; and Aja for your love of life, laughter, and the precious balance you give to our lives without even knowing it.

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INTRODUCTION

Meanings, money and morality in context

Money is like the ‘elephant in the room’: it is a pervasive and central feature of Western culture and yet there is little sophisticated discussion about what money means beyond its economic and market functions. The meaning of money is often subsumed within a rhetoric of the quantitative, homogenous, and ‘value-free’ character of money, as if it were a ‘separate sphere’ hostile to personal and social relations (Zelizer 2007: 1063). As Michael Pusey recently noted: ‘money today is rather like capital. We know how to measure it, but not what it means’ (Pusey 2003: 44).

This thesis considers what money *means* - qualitatively, morally and socially. From its origins as a study about the ‘good life’, it is a thesis transformed through the process of analysis. The thesis began with the research goal of exploring the multiple themes arising from one primary question: ‘what makes a good life’? Family, work, leisure, morality, spirituality, politics and ethics are just some of the themes born from interview discussions. The importance of money, however, ran like a continuous thread through most topics for these young adults. And the manner by which participants were oriented towards money (or not) gave depth to the consideration of ‘good’ in moral terms. These major themes could not be ignored; nor could they be given less attention than a whole thesis to explore them thoroughly. Thus, money and its relationship to morality emerged as a central theme through analytic process rather than by initial design.

Consequently, the aim of the research became to understand personal money meanings in participant perceptions of the ‘good life’, and identify how those meanings relate to commonly legitimated moral orientations. For example, at the heart of this thesis is a question about how the orientations of 41 young adults towards what is ‘good’ in life shapes their money meanings, and consequently their motives, values, behaviours and social interactions. The participants are drawn from three income categories: middle income, low-income and downshifters (those

choosing to earn less income than previously for quality of life reasons). Each category is explored individually, but with similar research questions: What does money mean to these young people? How do they talk about money and what is their orientation to money? Is private money viewed differently to public money? Do these young adults express *right* or *wrong* ways to think about money? And, how does money relate to perceptions of their futures?

The findings uncover a number of narratives about money: the deferred money narrative; the flawed money narrative; the reoriented money narrative; and most significantly a culturally preferred story that overshadows them all: the dominant money narrative. These narratives occasion a unique way to understand money meanings in this thesis: in moral terms. Money meanings are explained as moral orientations because they constitute common dispositions towards the ‘good’. As such, they are understood to be centrally implicated in participant motivation, action, identity, and future life-direction. The dominant money narrative for example, when explored as a moral orientation, confirms that when participants orient themselves towards money as ‘good’, there are implications for the way they view not only money, but their own identities, their aspirations for the future, and the way they understand their own role as individuals in relation to other people and broader society. Consequently, at the heart of this thesis lies the suggestion that everyday money meanings are strongly morally oriented and provide a key to understanding some deep-seated social issues present in our culture.

While some sociologists (e.g. Curruthers and Espeland 1998; Singh 1997; Zelizer 1994) have begun to explore the social and cultural meanings of money, the moral dimensions of the relationship between money and meaning in particular continue to be a black hole in sociological analyses about both money and morality. As Little (2003: 433) aptly notes, money tends to ‘colonise our moral space’: where the rationalised, calculable logic of the money economy cancels out and replaces the need for moral and ethical considerations in relation to it. In this thesis, the specific exploration of money orientations as a moral consideration raises important questions and issues for both the sociology of money and the sociology of morality. For example, the findings highlight a question about whether moral orientations towards

money in our culture are, in fact, ‘moral’ and ‘good’, or whether such dispositions can also act as a ‘morality silencing’ force (Bauman 1989: 174)?

Thesis outline

This thesis is divided into two parts. Part I, consisting of chapters one to four, sets the scene for the study of money meanings both methodologically and theoretically. I start the thesis in the perhaps unusual order of outlining the project methodology. The reason for this is a practical one. The methodology begins with explaining the process by which I arrived at both the central thesis question and the methodological tools for bringing it about. Chapter one thus provides both the logical context and parameters of the thesis. For example, I elaborate on the process involved in constructing a thesis around the central idea of ‘meaning’, which tools of inquiry were most suited to the task, and also some of the issues that call for ethical discernment in this thesis.

In chapter two I map current debates in the sociology of money. In particular I note the contemporary challenge to classical theories about money, and identify the necessity of re-thinking money meanings with the social and cultural dimensions of those meanings in perspective. Chapter three deepens this quest through the analytical exploration of three case studies drawn from participants in this study: Jessica, Kayla and Hannah. The story of each participant highlights how social and cultural (e.g. familial or religious) dimensions of their subjective histories generate money meanings far beyond economic market-generated meanings.

Chapter four extends the theoretical sociological exploration of money into the sociology of morality. This chapter is given to outlining theoretical perspectives in this field and establishing a basic sociological outline of what constitutes morality. In this chapter I also theorise how money can be understood in *moral* terms: more specifically, that money meanings can be viewed as moral orientations because they constitute common dispositions towards the ‘good’.

Having established some theoretical parameters for the sociological study of money and morality, Part II (consisting of chapters five to eleven) turns to the task of in-

depth analysis, findings and discussions related to qualitatively identifying how, in the context of talking about the ‘good life’, money meanings constitute moral orientations amongst participants in this study. Chapters five to ten are substantive chapters defined by the three participant categories used in this study based on income: middle-income (chapters five and six), low-income (chapters seven and eight) and the downshifters, or those who have chosen to earn less money for quality of life reasons (chapters nine and ten). Each category follows a similar format across its two chapters. I identify the different ways participants orient themselves to money and the consequences of these orientations, in relation to personal money meanings, public money meanings, and future orientations. In each case, these meanings are discussed in terms of moral orientations, and the sociological implications are also considered. Finally, the second of the two chapters in each category identifies one or more narrative type/s relating specifically to their findings. Four narratives ‘mix and weave different narrative threads’ (Frank 1995: 76) that provide a comprehensive framework for a discussion about the moral orientations of young adults’ money meanings.

The framework built over chapters five to ten then gives the basis for the final thesis discussion in chapter eleven. Drawing both parts (one and two) of the thesis together, I address the implications of the findings, first for the sociology of money and then for the sociology of morality. I argue that recognising the moral dimension of money meanings contributes to traditional *and* contemporary theories in the sociology of money. For example a moral understanding of money opens opportunities to engage with broader social critique of money meanings, as classical theorists did, without falling back on two-dimensional views of money spheres that are hostile to one another. The thesis findings also draw attention to new possibilities in the sociology of morality where the relationship between traditional conceptions of morality and contemporary ones have been given too little attention - to the detriment of sociological thought, and the society to which it contributes.

Part I

My intention in this thesis is twofold: first, to further understand personal money meanings in participant perceptions of the ‘good life’; second, to identify the centrality of those money meanings to moral orientations that are commonly legitimated, identity-defining, and future-giving. Part I of this thesis sets the scene for this exploration. Beginning with a methodological rationale for the thesis in chapter one, I explain how an interest in meaning and ‘the good life’ came to be an interest in money and morality; how the data was gathered and some of the ethical issues encountered along the way.

Part I also identifies the theoretical foundations of this study. First, in chapter two, I present some classical and contemporary theories in the sociological analysis of money, primarily focusing on the contemporary view of monetary meanings by Viviana Zelizer. Against the pervasive but limiting conception of money as a rationalising medium that shapes social relations, I outline a multi-dimensional view of money that is embedded with and dependent upon social and cultural relations.

Chapter three explores some specific examples of this multi-dimensional view drawn from participant case studies. For example, my analysis will show that influences such as family relationships, desire for economic independence, religious beliefs, or occupation also shape money meanings in diverse ways. .These stories are pivotal to understanding the diversity of social and cultural influences that come to bear on the meanings of money in the everyday lives of young adults.

Chapter four continues to establish the foundation of this thesis through the addition of literatures exploring how money meanings are shaped through cultural dispositions that are morally oriented, in particular by drawing on the theories of Charles Taylor, Pierre Bourdieu and Zygmunt Bauman. These concepts provide a significant means to further engage with, and expand, the sociology of money from a cultural perspective.

1. Chapter One: Process, Inquiry and Discernment

Introduction

At the heart of this thesis lie questions about the relationship between money meanings and moral orientations: what is the meaning of money in participant's perceptions of the 'good life'? Are these meanings morally oriented? If so, how does this help us understand both money and morality (and their interrelation) better from a sociological point of view? However, these key research questions didn't exist at the beginning of the project. Rather, they arose through the research process, becoming clearer as the project moved on. This chapter is about the formation of those key questions and designing the methodological tools to carry them out.

More specifically, this chapter is about process, inquiry and discernment. It is about the *process* of constructing a thesis born into early, unstructured inquisitiveness and developed into a systematic body of work and discussions. It is about how *inquiry* stimulates the discovery of connections between data and theory and the tools necessary to facilitate their union. It is also about *discerning* what makes research ethical, how participant voices are heard, and how my own subjectivity may inform the research. 'Process', 'inquiry' and 'discernment' form the structural basis of this chapter. First, 'process' outlines the project methodology, showing how the process of refining the research questions requires finding appropriate 'hooks' to shape the project through as well as engaging with particular (interpretivist and hermeneutic) research traditions. Second, 'inquiry' draws on the method of research, including the tools used to uncover and reveal the data such as grounded theory and the use of semi-structured interviews. Third, 'discernment' is focused on the critical ethical aspects of the project, including acknowledging the things I was unable to learn by the people who didn't talk to me, and the nature of the project as social critique.

1.1. The process of research

1.1.1. An interest in meaning and ‘hooks’ to hang it on

At the heart of this project lay a desire to better understand the social construction of ‘meaning’. I had previously researched faith pathways to meaning within the sociology of religion (Verdouw 2001), and wanted to shift the research focus on meaning to a broader field of inquiry. For example, in the general absence of religiously-conferred meanings, where do people draw meaning from? What life experiences structure our meaning pathways? And more specifically, how do young adults make a meaningful life, in this place, in this time?¹

Sociologically, meaning has significantly underpinned theoretical and methodological directions of research as early as Max Weber, who noted that understanding (*verstehen*) involves an interpretative grasp of meaning in social context (Weber 1968). Contemporary sociologists continue to engage with meaning-making as a central social phenomenon. For example Eckersley (2004) opens his book about wellbeing with the statement that ‘meaning in life’ lies at the heart of human wellbeing (Eckersley 2004: 2). Maines, influenced by both Weber and symbolic interactionism writes:

...[N]ot only should we focus our research directly on matters of meaning, but we also should examine more fully how meanings are influenced by situation contingencies (regardless of scale) and then take the further step to study how meanings become historically sedimented and subsequently experienced as taken-for-granted obdurances. (Maines 2000: 582)

¹ The implication is not intended here that ‘no religion means no meaning’ but rather to draw upon broader sociological sources than religion to better understand how young adults make life meaningful.

It is from this interest in meaning that themes central to the project emerged². Through further discussion and research, two influences became apparent as ‘hooks’ to hang the project on to begin to give it some shape: a specific research question and a literature review.

Hook one: what makes a good life?

The first hook came from a necessary question: how could an interest as broad as meaning pathways in young adults lives be sociologically investigated within the time and methodological parameters of this thesis? Consequently, the central thesis question evolved: ‘what makes a good life?’ The question was intentional for a number of reasons. First, it draws directly on the central interest of how people engage in meaning-making. ‘Meaning’, writes Dey (1993: 11), ‘is essentially a matter of making distinctions.’ That is, meaning is implicated in the distinction between what is asserted to be the case (for example, ‘a good life’) and what is not. Charles Taylor, in outlining the historic sources of the modern ‘self’, states:

To know who you are is to be oriented in moral space, a space in which questions arise about what is good or bad, what is worth doing and what is not, what has meaning and importance for you and what is trivial and secondary. (Taylor 1989: 28)

Second, the question ‘what makes a good life’ also has an implicit relationship to moral orientations. As Taylor notes, meanings – or the making of distinctions in our lives – are also morally oriented:

² Notably, the study did not begin with an interest in ‘money’. Money itself became apparent as a major theme only when interviews were well under way and analysis of the data had begun. The process of reaching ‘money’ as the major research theme is given further context throughout this chapter.

Articulating our qualitative distinctions is setting out the point of our moral actions. It explains in a fuller and richer way the meaning of this action for us, just what its goodness or badness, being obligatory or forbidden, consists in. (Taylor 1989: 80)

Thus, the question ‘what makes a good life’ allows a multi-dimensional approach to the understanding of ‘meaning’. The question points to qualitative distinctions about what people consider to be ‘good’, valued, or otherwise. It provides an opportunity to highlight if, and how, meanings are morally oriented. Furthermore - and most importantly - the question provides a means to better understand the social processes underlying these moral distinctions and how some definitions of what is ‘good’ or not may have greater legitimacy than others.

Hook two: linking with literature

The second ‘hook’ emerged through a review of the relevant sociological literature. Contemporary sociologies that address how (usually western) people make sense of, and meaning in, their worlds tend to highlight self-identity as negotiated within an individualist and consumer society. According to Bauman, for example, people are primarily engaged socially as consumers:

The road to self-identity, to a place in society, to life lived in a form recognizable as that of meaningful living, all require daily visits to the marketplace. ...In ‘modernity mark two’, the consumers modernity, the brute unquestionable fact is that one needs to be a consumer first, before one can think of becoming anything in particular. (Bauman 1998a: 26)

The ways that consumption is associated with meaning in the sociological literature is wide and varied. De Certeau (2000) and Fiske (2000) stress agency within consumer practice as an everyday means of resisting the dominant order. Baudrillard (2000) understands the system of ‘objects’ or consumer goods as embodying a new language that symbolises hierarchies of social standing. Douglas and Isherwood (2000) note that consumerism is a mode of communication central to shaping culture. Sampson (in Miles 1998: 24) suggests that a culture of consumption requires that everything – even ‘meaning, truth and knowledge’ - become consumer items. And Bourdieu (1984)

views consumption as a means to secure social distinction and status through lifestyle ‘tastes’, which as cultural resources establish symbolic systems of ‘habitus’ (or common dispositions).

The significance of this early literature review served as a theoretical means to establish some research design parameters. If living in a consumer society is as pervasive to modern self-identity negotiation and meaning-generation (both culturally and individually) as these approaches suggest, then it follows that an ability or inability to consume, or agency related to consumption, may play a significant role in what makes a ‘good life’. As Seabrook (1982) states, “the poor do not inhabit a separate culture from the rich” and thus everyday understandings of what makes a ‘good life’ may be mediated through consumer culture and the ability, inability or choice to engage in it - or not.

Consequently, this review informed the structure for sampling young adults. Three categories were chosen: middle-income earners, low-income earners and downshifters. These categories were based on: ability to consume (middle-income); limited ability to consume (low-income); and expressed agency related to consumption (downshifters). It is important to note here that the decision to structure participant categories in this manner provided not a hypothesis to ‘prove’ but rather an existing sociological claim to explore more qualitatively and deeply in the context of analysing the data findings. This relationship will be explored more fully in a later discussion about the cyclical relationship between data collection and analysis through grounded theory.

In summary, these two ‘hooks’ gave some initial shape to the research process. The research question was designed to address a number of sociological issues including meaning-making through qualitative distinctions and moral orientations, and their social and cultural sources such as consumer society and people’s ability and choice to engage in it.

1.1.2. Research traditions for methodological fit

The concern of the central research question with understanding actions and meanings in their social context (Silverman 1993: 24), including *qualitative* distinctions, situates this thesis within qualitatively-driven research traditions.

Interpretive sociology

Similarly to much qualitative work concerned with ‘meaning’, I locate the proposed research broadly within an interpretivist framework, as this standpoint is primarily concerned with the how people experience, understand, embody and interpret the social world and contexts in which they live. A Weberian tradition of interpretative sociology is an explanatory framework for investigating the social and includes understanding motive as attached to the meaning the actor applies to the action. It also draws on the principle of *verstehen*: that to explore the social the researcher must employ an empathetic understanding of people’s own interpretation of the meanings associated with their social location (Weber 1968).

Furthermore, ‘meaning’ in this context is *symbolic*. It assumes that people’s motives, actions and thoughts are given significance (or meaning) by something beyond, underlying, or embodying them. For example, in *The Protestant Ethic and the Spirit of Capitalism*, Weber (1930) understood the capitalist spirit to derive from the specific context of religious ideas that founded them. Thus the meanings of ascetic Protestant practices from which the spirit of capitalism arose were symbolic of the belief-based ideas that motivated them. Frugal practices were meaningful to Protestants (or made sense of) only in the context of the religious beliefs that drove them. In this project, I envisage that considerations of what is a ‘good life’ in the everyday practices of young adults - including their values, attitudes, expectations and life-course decisions - are symbolic of sets of ideas and socially contextual realities that give them meaning. For example, one such contextual reality may be how income levels affect daily practices and values related to understandings of a ‘good life’.

Hermeneutics

Interpretative social science also draws on hermeneutics, a nineteenth century term related to ‘making the obscure plain’ (Blaikie in Neuman 2006: 88) through the investigation of text. Hermeneutics involves an acknowledgement that subjectivity is brought into textual readings, but that only a focussed analysis of the whole text will reveal a deeper understanding of how the parts relate to the whole. Meaning may not be obvious on the surface, but can be more holistically grasped through detailed study, contemplation and the search for connections between different parts (Neuman 2006: 87-8). In this project, in-depth interviews provide the textual basis for such detailed study. Taylor, following Geertz, names qualitative descriptions using this kind of detailed study as ‘thick description’. This is because it moves into the richer realm of greater cultural understanding through highlighting the meaning and reason underlying specific cultural and social practices and emotions (Taylor 1989: 80).

Locating the research question and design within an interpretivist, symbolic and hermeneutic framework establishes a foundation for the qualitative methods of inquiry to follow. They provide qualitative inquiry with the tools the project requires: the reflexivity and sensitivity as well as attention to detail, complexity and social context (Mason 1996) required in researching any expression of ‘meaning’ that manifests in people’s experience.

1.2. Inquiry

The process of thesis construction continues by developing the research direction through grounded inquiry. Inquiry involves all elements of the research method, from participant sampling strategies, to the design and implementation of interviews, data analysis and thesis writing. It also includes a discussion about the structure in which these methods are framed; through grounded theory. I begin the inquiry with this discussion.

1.2.1. Grounded theory

Grounded theory is a structured method for organising qualitative inquiry (Strauss and Corbin 1990: 24). Developed by Glaser and Strauss in 1967, it is an appropriate analysis tool for the study of ‘meaning’:

Grounded theory researchers can both gain thick description and foster theoretical development by...attempting to learn the unstated or assumed meanings of [respondents’] statements and shaping their emerging research questions to obtain data that illuminate their theoretical categories.

(Charmaz 1995: 31)

Grounded theory is inductive in orientation, moving from detailed observations toward generalisable, abstract ideas (Neuman 2006: 30). This doesn’t mean, as Ezzy notes, that Glaser and Strauss totally reject logico-deductive theory (Ezzy 1996). Rather, they question the purpose for using prior theory: will it stunt the process of new theoretical developments or open up a dialogue between itself and new meanings found in the data (Ezzy 1996: 75)? In this study, consumer society literature informs the choice of three participant categories. The intent of this categorisation is to establish a dialogical relationship between the data, analysis, new meanings located in them and pre-existing sociological theories.

Components characteristic of grounded theory include: a cyclical approach to data collection and analysis; ongoing comparisons across data in order to identify common dimensions; theoretical as opposed to population sampling; and theoretical development beginning with grounded, substantive data which through comparative analysis becomes formalized and abstracted. I acknowledge that conflict is inherent in such a method between the desire to faithfully represent meanings and interpretations communicated in the vernacular, but to also convey that breadth of meaning beyond the singular case. However, if these challenges are addressed properly, grounded theory becomes a source of rich theoretical understanding into the complex and interconnected processes of social action (Star 1998: 221-4).

Consequently, grounded theory forms the basis of inquiry for all data collection and tools of analysis used in this project. The following four sections track the use of

grounded theory through sampling and recruitment strategies, interview techniques, and analysis of the data through coding.

1.2.2. Sampling and recruitment strategies

Corbin and Strauss (1990: 8) stress that grounded theory sampling is not about taking a sample of a group of individuals, for example, but rather ‘in terms of concepts, their properties, dimensions and variations.’ Two criteria form the basis for sampling and recruitment in this study. The first is based on age understood as a life-stage dimension - ‘young adult’. The second is based on the concept of ‘consumer society’ where three variations of the theme are explored in terms of income level and agency.

Recruitment criteria one: age and life-stage

The age-range for participation was established as a ‘young adult’, or person aged between 23 and 38 years of age. At the time of interviewing (2004-2005), this included people, both males and females, born between 1967 and 1981. This ‘generation’ received significant critical and scholarly attention throughout the 1990’s, typically in the context of the term ‘Generation X’. The term was coined by Douglas Coupland in his 1992 novel bearing that name. Lynch (2002: 31), while wary of the tendency to stereotype an entire age-group, notes that the following attitudes and viewpoints may be broadly indicative of the age-group and thus useful as a reference point for research:

- Capitalism and the free market are ‘fixed points’ or foundations of social organisation while personal meanings are fluid and unclear.
- A substantial scepticism of tradition and ‘pre-packaged truths’ (in any political, religious or ideological form) underlies personal fluidity and uncertainty in self-identity.
- Although reference points for ‘meaning’ may be unclear, the search for meaning is deemed to be an extremely important - and personal - pursuit.

This particular life-stage of ‘young adults’ is of interest for a number of reasons. First, these broad generational characteristics engage with important links to the theoretical

literature relating to ‘meaning’, and ‘consumerism’. Second, it may be assumed that between the ages of 23 and 38 young adults begin to (or do already) engage with meaningful life-course decisions regarding work, family, lifestyle, values and future-related goals. In addition, inherent within such decision-making may be dimensions of reflection and contemplation (regarding both the past and future) or meaningful struggle taking place through the process of lived experiences (Lynch 2002). Also implicit in decision-making about goals, reflection and contemplation are clear links to individual choices about the ‘good life’, including distinctions about what is ‘good’ or otherwise.

I acknowledge that there is current sociological unrest about the meaning of ‘adulthood’, particularly with growing numbers of labels such as ‘adulthood’, ‘kidults’, or ‘half-adults’ (Blatterer 2004: 2). These labels point to an increasingly ‘ambiguous developmental stage bridging adolescence and adulthood’ (Gordon 2005: 1) relating to the extended avoidance of taking on ‘adult’ responsibilities and decision-making such as leaving home, getting married and having families or making long-term goals (Blatterer 2004: 2). Consequently, while the ages of 23 and 38 may appear to be a late age to be named a ‘young adult’, these age boundaries are intentional. On the one hand they acknowledge that people at this life-stage may choose to prolong their ‘non-adult state’ (Keniston in Blatterer 2004: 3), thus my choosing mid-twenties rather than late teens as the lower age boundary for ‘young adults’ in the study. On the other hand it also acknowledges that standard descriptions of adulthood (including stability of relationships, work and income etc.) are more of a cultural ideal than reality:

In fact, research has shown time and again that standard adulthood persists as a norm in western societies, its common rejection notwithstanding (e.g. Arnett 1997; du-Bois Reymond 1998). (Blatterer 2004: 4)

Thus while acknowledging that young adults may delay certain (ideal ‘adult’) behaviours, this does not mean that their life-course decisions regarding work, family, lifestyle, values and future-related goals are not meaningfully or reflectively made. Accordingly, based on this age criteria, 41 people (19 females and 22 males)³ from both urban and rural (mostly Hobart-based)⁴ locations in Tasmania were chosen to participate in this study.

Recruitment criteria two: income considerations

In addition to fulfilling the age criteria, participants were selected in one of three income-related categories chosen for this study: as a middle-income, low-income or downshifting participant. The middle and low-income categories were chosen in accordance with statistics taken from the Australian Bureau of Statistics (2001 census). The ‘Weekly Household Incomes by Family and non-Family Households’ report indicates that 42% of Australian households fall within a weekly income of \$499 - \$1499 (or \$26,000 to \$78,000 per annum gross), whereas 28% of Australian households fall below this figure (\$26,000 per annum, the approximate poverty line) and 18% above this figure (the remaining 12% were incomplete results). Participants above a minimum income of \$499 gross per week (or \$26,000) per year were categorised as ‘middle- income’. There were no participants with a higher income than \$130,000 per annum. Of the 41 participants, 18 were included as ‘middle-income’ (9 females and 9 males).

³ Note that while 41 young adults took part in this study, there were only 40 interviews. Two males, in the low-income category, took part in a shared interview.

⁴ Hobart is a small capital city of Tasmania, an Island State of Australia. As at March 2003 the population of Tasmania was approx. 476,000, and the population of greater Hobart was approximately 195,000.

On the other hand, participants below this figure of \$26,000 were categorised as ‘low-income’⁵. Of the 41 participants, 13 participants were in this category (8 male and 5 female). The third category, ‘downshifter’ did not have a defined household income range, and their incomes ranged from very low-incomes to moderate middle-incomes. ‘Downshifting’ refers to the voluntary decision of people to put long-term lifestyle changes in place that include considerable reduction of their incomes and decreased consumption (Hamilton and Mail 2003: 8). The choice made to prioritise values alternative to income and in particular how this shapes participants’ understanding of a ‘good life’ is of interest in choosing this category. Of the 41 total participants, 10 participants were ‘downshifter’ (5 female and 5 male).

Within the limitation of the age and income requirements for participation in this study, I sought the broadest possible representation of young adults in other demographic areas (see appendix one for a full descriptions of participant characteristics by income category). For example, I spoke with people from a wide range of occupations, from professionals to tradespersons to government employees and service providers. I also spoke with mothers, students, part-time workers and the unemployed. I interviewed participants who were married, single, de facto, divorced and partnered, and of sexual orientations alternative to heterosexuality. Some participants had children, others did not. I spoke with people from a range of educational backgrounds and spiritual or religious orientations. Sampling a wide range of qualities across multiple cases is called ‘maximum variation sampling’, although some gaps (outlined below) did appear. Of particular interest here is finding the common, shared patterns and experiences of participants despite these variations (Lindlof 1995: 126).

⁵ It may be noted in the participant characteristics found in appendix one (table two) that two low-income participants register incomes of \$26,000 - \$35,000. In both cases, their household incomes were just above \$26,000, drawn from government pensions and also required for the care of up to 5 dependents.

There were two significant gaps in sampling. First, while a number of participants were included who lived well below the poverty line, I did not interview local people whose poverty was a catalyst for current crisis in their lives (or the converse). For example, I did not talk to women in housing crisis or males in prison. While some reasons for this were political, they mostly related to gatekeepers (e.g. welfare providers) unwilling to provide me with access to their clients. This is discussed in more depth below, in the discussion on ‘discernment’ (section 1.3.1).

Second, I did not specifically sample for ethnicity. Most of the participants in this study were of Anglo and Caucasian heritage with an English-speaking background. On the one hand, this is indicative of the homogeneity found more generally in the Tasmania population (Boyce and Madden 2000: 2). Nonetheless, this research cannot claim to understand or describe ‘what makes a good life’ for young adults from non-English speaking or non-western ethnic backgrounds living in Tasmania. A recently arrived young Sudanese refugee, for example, may view the ‘good life’ in ways different to the general cultural understanding of participants in the study.

Validity and saturation in theoretical sampling

In this study, representativeness of concepts, and not people, is imperative to validity and reliability – a process called ‘theoretical sampling’. Corbin and Strauss explain it this way:

Consistency is achieved because, once a concept has “earned” its way into a study through demonstrations of its relationship to the phenomenon under investigation, then its indicators should be sought in all subsequent interviews and observations. How consistently is it found? Under what conditions is it found? (Corbin and Strauss 1990: 9)

Consequently, interviews were continued until the theoretical categories - in this case meanings given to the ‘good life’ in alternative income contexts - were ‘saturated’. Categories are saturated, notes Charmaz (2006: 113), when ‘gathering fresh data no longer sparks new theoretical insights, nor reveals new properties of your core theoretical categories’. Or, as Glaser notes (2001: 191) it is when comparisons between different properties of the pattern no longer continue to emerge. When new

connections or pathways between participants' understanding of a 'good life' no longer emerged both within income categories and between them, I considered the theoretical categories saturated and recruiting participants no longer necessary.

Sampling strategies

I began recruiting participants in June 2004 and continued recruiting until February 2005. I began with a convenience sample (Rice and Ezzy 1999) by interviewing a small number of acquaintances. I followed up this with recruiting participants through snowball sampling in which friends and research participants were asked to suggest those in their own associate networks who may be interested in participation (Rice and Ezzy 1999). This method proved effective particularly in the recruitment of middle-income and student low-income participants, reflecting my own social networks and the networks of those who helped me to contact other participants. While most downshifters were eventually recruited through snowball sampling, this group proved the most difficult to contact and took the longest to recruit through this method.

To extend my recruiting reach, I also employed volunteer sampling as a means to recruit beyond participant networks. This is a form of advertising calling for volunteers to contact me should they fulfil participant criteria and be willing to participate (Rice and Ezzy 1999: 46). I also phoned and visited a range of service providers (including government and private welfare centres, housing shelters, and counsellors), personally informing them of my research. Whether sought through convenience, snowball and/or volunteer sampling, all potential recruits were given an information sheet outlining the aims of the research and what the participant could expect if they chose to participate (shown in appendix two [a]).

1.2.3. Interviewing

Aims and rationale

The in-depth interview is defined as a 'directed conversation' that allows deep exploration of a topic that is useful for interpretative inquiry (Charmaz 2006: 25). As Ezzy (1996: 81) states, 'interviews are linguistic events that involve the negotiation of

meaning'. My interest in meaning-making, explored through the question 'what makes a good life?', facilitated the interview as the primary choice of data-gathering.

As a two-way conversation where both interviewer and participant are implicated in the meanings generated at the time, I acknowledge that as a researcher, my own role is important to the interview process, and not necessarily simply about minimizing the effect of my presence in how the participants reconstruct their understandings of a 'good life' (Seidman 2006: 22). As Holstein and Gubrium note, all interviews are 'ineluctably collaborative' because interviewers shape conversations in terms of how the participants' past experiences and recollections are assembled at the interview time (Holstein and Gubrium 1995: 50). Thus, rather than discount my role as affecting the data-gathering process, I understand my intrinsic involvement as a means to generate the qualities (such as flexibility, depth, reflection, complexity, sensitivity, respect, understanding, focus and expressed appreciation) required to fully respond to the needs of both the participant and aims of the interview (Charmaz 2006: 26; Seidman 2006: 23).

I also acknowledge that participants are able to tell stories about 'what makes a good life' in ways alternative to their interview recounting. As Holstein notes:

The interviewer, in a sense, challenges the respondent to produce a coherent life narrative out of a designated, limited stock of mutually relevant resources. The result is the respondent's artful but culturally grounded construction, assembled, in practice, out of the interpretive materials and orientations at hand. Like all interview data, life stories do not simply await discovery and articulation, but are constituted within the interactional context of the interview, drawing on both situationally relevant and long-standing resources. (Holstein and Gubrium 1995: 51)

In other words, participants accounts of what constitutes a 'good life' are provided from within a particular context and point of view for a particular purpose – reflecting the interaction between what both I as interviewer and they as participant brought to the interview setting. This does not mean the stories they told are less 'authentic' or reflective of recollections about a 'good life' told in other settings (Holstein and Gubrium 1995: 50). Rather, it requires an acknowledgment that meanings I glean

from conversations with participants are to some degree a product of our negotiated interaction (Seidman 2006: 22).

In recognition of these issues, I designed the interviews to accommodate contextual shifts (e.g. from broad to specific issues) and ongoing reflection (e.g. ability to revisit issues) on the part of the participant. This required the interview schedule to be a guide rather than a script to work from, allowing both flexibility within the interview and space to explore issues as they arose. This is constituted in the ‘informal’ interview, aided with the use of a semi-structured interview guide (see appendix three [b]). This method is ‘open-ended yet directed, shaped yet emergent, and paced yet unrestricted’ (Charmaz 2006: 28).

More specifically, the interviews always began with one broad, open-ended question: ‘what makes a good life’? This question provided the overall research direction for the entire conversation, an ‘emergent’ form of interview where themes and ideas emerge throughout the interview that the interviewer can pursue as leads to give further insight to the research (Charmaz 2006: 29). In grounded theory, the emergent nature of interviewing allows data analysis to begin from the first interview. In this project, the first few interviews unexpectedly highlighted the centrality of money to the ‘good life’ and showed that participants gave little reference to the anticipated sociological category of consumption. Thus, as these connections between categories and themes were identified, knowledge of them was taken into the subsequent interviews for ‘checking out and revision’ (Corbin and Strauss 1990: 11).

Logistical and ethical considerations

As Mason (1996: 42) states, ‘good qualitative interviewing is hard, creative work.’ This is not least at a practical and planning level. For example, participant comfort is important and was maximized through: conducting interviews in non-threatening and private locations (homes, in university interview rooms, or at a convenient community centre); establishing rapport; and engaging sensitively with participants throughout the interview process.

In particular, building rapport was important in establishing relational trust both when meeting the participant and beginning interview proceedings. For example I used a

small, structured survey (see appendix three [a]) as a means to gather information about participants and provide a more formal question-answer style context to begin the session, over refreshments and easy conversation. This 'survey' process took from five minutes to anywhere up to half an hour (not included in the stated length of interviews) and greatly enhanced the time available for building rapport and mutual familiarisation between myself and participants. Following this, the length of interviews themselves fluctuated from as little as 45 minutes to up to 2 hours in duration. The average interview was completed in one and one quarter hours.

A highly practical aspect of ensuring comfort for the participant was being sensitive to the personal and often emotional aspects of interviewing. Consequently, I ensured participants understood the interview process before it began, including the aims and research intentions of the project; their role in the interview and their ability to withdraw at any time; the anonymity and confidentiality they were entitled to; their need to sign the consent form (see Appendix two [b]); willingness to be recorded and the ethical storage of recordings and data.

Emotional sensitivity was also required. During the interview, I intentionally engaged in 'reciprocity and self-disclosure' (Edwards 1993: 181), in particular answering questions openly and honestly when asked and giving participants small anecdotes about my own life when the occasion warranted. As Edwards (1993) notes, this can have two effects. First, it gives permission for the 'research rules' as participants often perceive them (such as the one-sided question and answer format) to be broken, and greater intimacy broached. Second, it confirms a sense of identification, particularly when critical differences between researcher and participant are evident; for example in gendered, educational or socio-economic differences (Edwards 1993: 192).

In addition, at times talking about what makes a 'good life' led into discussions about what *wasn't* good about life at all. A number of participants recounted the recent deaths of loved ones. Some participants reflected on relationship break-ups, sometimes after long marriages. Other participants shared stories of abuse or moments of crisis and helplessness. It was imperative that the participant felt

validated and supported in allowing the emotions inevitable in many of these accounts to be expressed.

1.2.4. Data analysis

Different types of data have informed this project from the beginning, including reading literature, note taking, paper writing, field notes and diary writing. All of this includes impressions, draft ideas, observations and hunches about the research questions and interview process. These gave me, as Richards (2005: 40) notes, a ‘firm step into the unknown’ and informed the structure and design of the participant data collection to follow.

The participant interviews, however, did provide the first steps into understanding the research question more deeply. I began analysis by transcribing every interview verbatim. Early in the analysis, it became increasingly clear that money was one of the central themes found in participants’ understandings of a ‘good life’. Of course, money was not the *only* theme important to a ‘good life’: many participants also stated that money was not *the most* important theme, either; it was however the most *pervasive* theme found in the data. That is, while participants did not talk about money all the time, as a theme it did find its way into all of the issues we covered: from family to work, to leisure and pleasure, from morality to spirituality or religion, or nation and politics, and from personal and collective histories to personal and collective futures.

As a result, the data on money alone taken from the question ‘what makes a good life’ was rich, in-depth and complex and it was apparent that it deserved a thesis of its own. Consequently, the central research question shifted to become more specific: what is the place of money in participant’s understanding of a ‘good life’? The beauty of this shift was that the original question ‘what makes a good life?’, including the chosen participant categories and the interview schedules, all remained appropriate tools of

inquiry into the question about money⁶. For example, had the original interview focus concentrated on the topic of money alone, the data would have taken a quite different shape, for two reasons. First, the question would cease to be a moral one in its framing. *Orientations* are central to the way humans construct meaning, and asking about what is 'good' frames the question as a moral one; related centrally to orientations. It is only through this means that the way participants talked about money could be better understood in moral terms.

Second, to ask simply about all aspects of money could have limited the data findings. For example, as an interviewer I may have been restricted to talking about money-related issues, and reference to values beyond money may have been addressed against the backdrop of conversations about money, perhaps influencing responses. It may also have restricted the interview question in the mind of the participant to 'money issues', and taken on very narrow meanings. Conversely, asking about a 'good life' was intended so as to not privilege the issue of money (or any other issue) over any other possible aspects of the term 'good' in the mind of the participant. Although I did ask questions directly about money, these questions sat along side many other questions directed towards a wide variety of everyday life experiences. I was thus able to gain both a glimpse of the moral dimensions of money as related to the 'good' and a sense of how money meanings related to multiple dimensions of their everyday lives.

Coding

'Coding' notes Charmaz (2006: 43-45) 'is the first step in moving beyond concrete statements in the data to making analytic interpretations.' Coding shapes an analytical frame upon which the analysis is built. I used three grounded theory steps

⁶ Note that although the research question became more specific, the interview questions remained the same - at the same general level of discussions about what makes a 'good life'.

for coding the data. First, ‘open’ coding is the breaking down of data analytically into concepts that help to interpret phenomena in the data (Corbin and Strauss 1990: 12). I did this with the assistance of NVivo⁷, a CAQDAS (Computer aided qualitative data analysis software) package. Through open coding I identified two major ways that participants orient themselves to money: in terms of personal frameworks for thinking about money as ‘good’ (or otherwise), and in terms of political, social or moral ‘money convictions’. Under these two major themes concepts were coded hierarchically (see example in appendix four).

The second step is ‘axial’ coding, evidenced in the ‘work of relating’ (Konecki 1997: 133). Categories are related to subcategories by building relationships between them around the ‘axis’ of a category (Charmaz 2006). Here, I began developing the relationship between the three participant categories (middle-income, low-income and downshifters) and how they relate to the axis of ‘money’. The third coding step is ‘theoretical’, or ‘selective’ coding, which (as in this study) is more likely to occur at a later stage of analysis (Corbin and Strauss 1990: 14). In this type of coding, relationships between categories are integrated in such a way as to ‘weave the fractured story back together’ (Glaser 1978 in Charmaz 2006: 63) to form a whole thesis. This type of coding took place through the development of the three categories into four major narratives (the dominant, deferred, flawed and reoriented money narratives) that all relate to each other through the central research question of ‘what makes a good life’. Narrative is a useful way to present theoretical coding because through emplotment and the temporal ordering of events narratives tell a cohesive story and clearly convey central project themes (Maines 1993: 21). Thus in this case, I used ‘stories in service of [my] analyses’ (Charmaz 2006: 174).

⁷ Nvivo is a software tool designed to assist qualitative researchers in the management, design and analysis of their data. It allows the researcher to input textual data and code the text into concepts and categories. It also enables relationships between codes to be identified and mapped, as well as searches for concepts, text, and the relationships between them.

1.3. Discerning

Of central importance to research is the ability to discern any ethical dilemmas arising from the specific processes and inquiries the researcher chooses to engage with. In this project, two issues stood out in particular. The research question itself (‘what makes a good life’) lies at the heart of the first issue because the question affected who did and did not talk to me. Second, I name and justify the motivations for this research, and engage in a discussion about the ethical scope of empirical work.

1.3.1. What I did not learn

The construction of the central research question ‘what makes a good life’? had seemed to me – for the reasons listed earlier – to be a rich and multi-dimensional means through which to understand ‘meaning’ in the lives of participants. This perception was to a certain degree challenged through the participant recruitment process, presenting an ethical dilemma that resulted in an inability to hear the perspectives of an important group of people: low-income people in financial crisis⁸.

As stated earlier, turning to volunteer sampling through community and social welfare gatekeepers was one means to broaden my ability to find participants for the project. In doing so, however, I met with some hostility. While some welfare providers were happy to accommodate my project aims (particularly those who I was able to speak at length with about the project), others questioned the ethics of asking people in crisis about notions of ‘good’. One gatekeeper said that this question was not an appropriate question to ask his community, even if worded differently⁹. When all people can see is a cycle of violence, unemployment, poverty, hunger, and cold, he

⁸ For example, those for whom a lack of money is currently presenting them with significant life dilemmas such as homelessness or bankruptcy.

⁹ For example we talked about changing the language of the dominant question (‘what makes a good life?’) to ‘what is most meaningful for you?’ or ‘what things are most important to you?’

continued, then this question is only going to highlight what they lack and how badly-off they are. This is in line with Sieber's (1993: 20) view that the 'needs and fears' of the population in question will contribute to the basic assumptions they make and their current views of the issue.

The last thing I wished to do was create an interview environment where interviewees felt uncomfortable or inadequate because of the research question itself. In all cases where gatekeepers felt this discomfort, I acknowledged their unease and thanked them for their time. The dilemma for me as a researcher was that in not being able to interview this group, my research was limited. That is, due to the research question itself, my study inadvertently excluded some of the participants that I set out to talk to in the first place. I had wanted to talk with these participants because my interest in what is 'good' about life is precisely about the distinctions we make between what is worthwhile, significant and *what is not* good, and whether people feel they have access to those goods or not.¹⁰ It was also directed at discovering which choices have greater legitimacy than others. By implication, I felt the research question would best be answered in greatest depth when views representing all of these dimensions (e.g. what is good and what is *not* good) were found. I also felt that talking to those whose experiences fell widely outside the middle-income understanding of 'good' would give greater insight into the extent to which income was implicated in the legitimacy of 'goods' claims.

¹⁰ The fact that people in a state of money crisis felt they did not have a 'good' life at all is itself illuminating for this project, although anecdotally. In chapter eight, I draw attention to the flawed money narrative of the low-income group: a storying in which people feel flawed because they cannot, due to their low-incomes, conform to the social norms of the dominant money narrative. Associated with the flawed money narrative is a sense of stigma, the failing of social expectations and inability to plan or have lifestyle expectations for the future. It is clear that when money crisis leads people to a point in which they feel they have no 'good' to speak of, they (like those of the flawed money narrative) feel that money is implicated in the constant tension they feel between needs, desires and expectations about what is supposed to constitute 'good' in life.

Thus, while some of these questions were answered in part through the low-income participants who I was able to talk to, I had to acknowledge that I wouldn't be able to fully address the question from the point of view of those who feel they do *not* have a good life at all. Regardless of my (ethical) research intentions, I acknowledge that such a research question may appear to be addressing an aspect of life that those in poverty and crisis do not feel they are experiencing. As such, some gatekeepers rightly felt that their clients may be unable to contribute to such a conversation - or even be negatively affected by it ¹¹.

Consequently, with the exception of one participant, I was unable to talk to people in crisis, particularly of a financial nature. Had I had more time to re-develop a context-specific research question still appropriate to the research aims and more time to develop a trust-relationship with gatekeepers and their clients, I may have been able to address this issue. However, as Renzetti and Lee note (1993: 27), it is apparent that the issue to be researched can often be constrained by the 'sensitive character of the topic'. In this case, I have had to acknowledge that there may have been important things in this research I haven't learned because of those I did not talk to.

¹¹ Edwards (1993: 188) notes that for some community members, educational institutions are considered to be associated with white, middle-income people, and that as a researcher associated with the institution, people 'placed' her the same way: as 'white, middle class and oppressive just by the use of an institutional letterhead'. As a researcher from the University of Tasmania, I was sometimes similarly 'placed'. For example, as one gatekeeper reminded me, his protectiveness of his clients was also due to the fact the people in his care had been researched a lot with nothing ever coming back to change the way things actually are. This is a dilemma from a research point of view, as little research would indeed take place if this were a prerequisite for research. As Glesne (1992: 113) states, 'If the standard of ethicality is solving the problems of the people from whom we collect data, and solving them right away, then much research is doomed never to begin.' However, in ethical conflicts of these kinds, how I treat the needs of people must always be more important than the research itself. If people already feel 'used' through research, then I will not take any part in compounding that feeling.

1.3.2. Social ethics

The second aspect for discernment is this: what is the motivation for this project, and what is its sociological scope?

Naming my own motivations for research is important. As Glesne points out ‘my subjectivity is *the* basis for the story that I am able to tell. It is a strength on which I build. It makes me who I am as a person *and* as a researcher.’ (Glesne and Peshkin 1992: 104). There are two motivations behind this research project. The first is a personal one: curiosity about human meaning bolstered by an enjoyment of the research process. The second motivation is a social one: my desire to contribute to something beyond the project itself: in particular, an ongoing discussion about social ethics and morality in our society.

This second motivation latches onto another question related to discernment here: what is the sociological scope of empirical work such as this? Whether or not sociology should concern itself with ethical ideals has generated significant debate within the social sciences. Keith Tester (1997) exemplifies one school of thought. Tester is clear that his writings contain no ethical ideals for two reasons: because ideals are of absolutely no consequence, and because sociology should not concern itself with ends such as what it means to be human. This, he writes, is something a sociologist cannot know. All the sociologist can do, argues Tester, is examine the specific social and cultural forms in which humans are treated, treat others and treat themselves. Sociology is thus limited to description, beyond which research becomes unethical (Tester 1997: 20).

Other sociologists disagree. Haimes (2002), in writing about the contribution of theoretical and empirical work in the social sciences to the study of ethics, writes:

...by virtue of their theoretical as well as their empirical interests, the social sciences have more to contribute than just the ‘facts’. The social sciences see legal and ethical issues as primarily social issues and, because of this encompassing perspective, can contribute not only to the understanding of ethical issues but also to the understanding of the social processes through

which those issues become constituted as ethical concerns.

(Haimes 2002: 91)

Haimes (2002: 92-95) outlines the substantial sociological interest in ethical debates in social theory. For example, Weber felt concerned that ‘how one ought to be and how one ought to act can influence a broader cultural trend towards the emergence of certain types of society and away from other possible lines of development’ (in Haimes 2002: 92). Or in Foucault’s later works, his ‘practices of the self’ were concerned with individualism and liberalism and the ability to live ethically without buying into dominant moral norms. Anthony Giddens’ (1991) ‘life politics’ raises the question of ‘how should we live’ and includes the call for a ‘re-moralising of social life’ as concerned with issues that modern institutions ‘systematically dissolve’. And Zygmunt Bauman (1993) sees postmodern ethics as the opportunity for the formulation of a new ethics of responsibility because in post-modernity a ‘radically novel understanding of moral phenomena has been opened’ (in Haimes 2002: 96).¹²

While the scope of sociology as an ethical contribution and social critique is a contentious issue, I concur with Haimes that empirical research is not just an exercise in ‘scooping up the facts’ (Nelson in Haimes 2002: 99). Rather, in light of the readily identifiable assumption that the world is a place where ‘problems abound’ (O’Leary 2005: 3), social critique – as a means of highlighting possible explanations and ethical responses – becomes intrinsically worthwhile. It is my view that research can facilitate cultural shifts through its concern with the dignity of what it means to be human. As O’Leary notes (2005: 10), ‘research findings themselves may suggest the downside of the current culture and/or the benefits of an alternative culture’. The

¹² Elsewhere, Bauman teams up with Tester for an interview (a little jarringly perhaps, given Tester’s ‘no ethical ideal’ stance) and there argues that social thought *is* of ethical concern because it is about humanity. Sociology, he notes, should exist for humanity and the dignity of human beings because without it, sociology makes little sense (Bauman and Tester 2001b).

preconditions for positive change, argues Karp (1996: 202) require ‘knowledge and understanding’ and thus I think it significant, as Lash maintains, to ‘want to bring ethics out into the streets’ (in Haimes 2002: 98).

Conclusion

The central aims of this thesis, to identify personal money meanings and their relation to moral orientations, are embodied through the three elements of process, inquiry and discernment. In reality, no one element is distinct from any other. Like methodological processes that frame everything that happens in research, methods of inquiry and the art of discernment also infuse all aspects of the project from its inception to its conclusion. For example, the methodological process of understanding meanings (what makes a ‘good’ life?) underlies every method of inquiry chosen to bring those meanings to analytic life. Within the inquiry itself – whether grounded theory sampling strategies, interview methods, or coding – the need for discernment related to the treatment of participants and handling of their words is constant. And the ever-present necessity to discern my own place as a researcher, motivations for research and scope of the findings is in constant dialogue with the original methodological aims and research tasks, constituting a pervasive interweaving of process, inquiry and discernment.

In addition to the necessity for good communication between these elements, I finish with Karp’s criteria for good research, and apply it to my own: ‘the ultimate test of a study’s worth is that the findings ring true to people and let them see things in new ways’ (Karp 1996: 202).

2. Chapter Two: Money and Society

2.1. Introduction

When I met Jessica¹³ at her rural southern Tasmanian home, she was quite new to single-parenthood. At 38 years old, Jessica is a mother of five dependent children who also studies part-time, Jessica's bright and engaging eyes, open and forthcoming manner, and optimistic demeanour belied her honest description of a hard and sometimes loveless life. Her memories of abuse included more distant, childhood ones, and fresher memories of an oppressive marriage she had recently gathered the courage to end.

Central to Jessica's descriptions of growing up in a large migrant family and in the shadow of an unequal marital relationship, is the meaning and place of money. The primary meaning of money for Jessica throughout most of her adult life has related to her experiences of abuse. Her own earnings, for example, were always taken from her control. Money for new clothes was forbidden except in the case of the males of the house; as was money for meat. Family money was primarily used for her husband's needs and his trips away from home. In many ways, money embodied Jessica's inequality – as a female, as an adult woman, and as a parent.

Consequently, Jessica doesn't like money. She has little faith in it, even now that her circumstances have changed. Left with her husband's debts and the costs of sustaining a family of six on fortnightly welfare payments, life is hard. There is never more food than the bare minimum, clothes are from op-shops and the disconnection notices are frequent. Jessica constantly worries about money, and feels she is a bit of a 'loser' with it. In general, money usually represents what Jessica cannot have, rather than what she can.

¹³ Like all participants in this study, Jessica's real name has been changed to protect her anonymity.

At the same time however, her changed circumstance has also shifted the meaning of money in other ways. Life may be hard financially, but life is hers, and the finances are now hers to control. Money now also represents independence: from financial, emotional and physical abuse. She says she had to ‘get smart, really quick’ in learning to arrange the financial aspects of her life. Her independence allows the possibility of thinking about working and one day even being financially ‘ok’.

Worlds away, but only right next door in Hobart, is Carin: a single 31 year old; a specialist nurse earning almost \$60,000 per annum; a home-owner; and a self-confessed ‘addictive traveller’. She is a bubbly, talkative, brown-eyed woman who over the course of our discussion becomes increasingly contemplative and reflective in mood. The question of ‘what makes a good life’ makes her increasingly unsettled as she realises through her own responses that she isn’t necessarily living out what her answers are.

Again, money is an integral part of how meaning is constructed in her life. Money is an ‘enabler’ for Carin; a means to an end. This is problematic however, as the ends for which she has put money to use – such as her mortgage or ten years of constant overseas travel - leave a bitter taste in her mouth. She feels an inner disillusionment brewing over the lack of depth and direction in her life, and this taints everything including her work, money, and what she does with it: ‘It just feels a bit directionless really,’ she admits.

However, apart from her inner struggles and the fact that having a mortgage hanging over her head taints Carin’s understanding of a ‘good life’, the meaning of money in her practical uses is straightforward. Carin chose nursing as a profession because it is well-paying and flexible work that allows her to do whatever she wants. Money is important in this equation: if she could work less for the same income, she would. Money has allowed her to travel, own a house, buy paintings, renovate the house and plan her next trip. She realises money won’t buy her happiness; nevertheless it is still worth having.

Jessica and Carin’s stories suggest that how people understand the meanings of money in a ‘good life’ are not only highly contextual but shifting along with changing

life circumstances and social/cultural location. Jessica evokes descriptions of low-income, welfare-recipient meanings of money related to financial difficulty, going without, restraint, worry and issues of dependence. Carin's middle-income context affords her different meanings of money, related to choice, experiences, plans, and also the ability to reflect on the worth and meaning of what money buys her. Before her divorce, Jessica's socio-economic status was mostly likely closer to Carin's; but the relational dynamic of her marriage mitigated against money having the same meanings for both women – instead, for Jessica, money embodied the abuse of power and the experience of inequality.

For the vast majority of the participants in this study – like Jessica and Carin – money is a basic, everyday category imbued with particular meanings in their understanding of 'a good life'. What makes the analysis of participants' meanings sociological is their embeddedness in cultural and socio-economic structures that point beyond the economic functions of money to the social, cultural and moral meanings of money in our society.

The idea that culture and social relations influence money meanings is not a new one. Research given to identifying social and cultural meanings of money is gaining momentum in the sociology of money and related fields such as anthropology and even economic sociology (Zelizer 2007: 1056). However, neither are these ideas old. A systematic social and cultural interpretation of money was born only in the last few decades and set against a traditional sociology of money understood from primarily economist and functionalist perspectives. The remainder of this chapter is given to clarifying the evolution of thought that has taken place in the sociology of money, and how this thesis fits within those shifting parameters.

2.2. The sociology of money

2.2.1. Georg Simmel (1858-1918)

The birth of the 'sociology of money' is widely attributed to German-born interdisciplinary academic, Georg Simmel. His major work on money, 'The Philosophy of Money', was first published in 1900 and constitutes the primary reference point for most work within the sociology of money so far. This is not because Simmel was the

first or only classical sociologist to write about money; for example, Marx before him, and Durkheim and Weber during Simmel's time also wrote about the place of money in a changing society (Deflem 2003). Rather, it is because of the way Simmel wrote about money. Marx, Durkheim and Weber all treated money as one element of an all-encompassing explanation for modern social change (e.g. the capitalist mode of production, shifts in social morality, or rationalisation respectively). Alternatively, Simmel studied the money economy without subsuming its importance within grand theories of social change (Deflem 2003: 89).

Instead, Simmel viewed the money economy independently of specific forces like the division of labour or capitalism, and money itself as central to social changes associated with modernity (Deflem 2003: 86). Implicated in Simmel's refusal to specialise in the manner of Marx, Weber and Durkheim, was his wider social theory of 'relationism'. Simmel argued that no one aspect of society can be understood outside of its relation to the whole. Thus money gives insight to the social mechanisms of society *in toto*, and conversely the social structure of society gives the context and framework in which the nature of money can be explored as a phenomenon (Turner 1986: 95).

Further to 'relationism', Turner identifies two more central themes in Simmel's formal sociology: 'sociation' and 'social forms'. 'Sociation' refers to Simmel's understanding of society as neither just individuals nor reified structures; rather, the 'social' begins with social interactions and social institutions that come to exist from the totality of social relations. 'Social forms' (such as families, groups, or associations) are formed through ongoing sociation. Social forms become cultural forms with reified structures because they take on a logic of their own, for example when forms like money become congealed and assume autonomy over the individuals who created them (Turner 1986: 95-6). From this basis, Simmel studied numerous social phenomena: fashion, law, women, poverty, the city, art and money among others. Simmel claimed that regardless of the focus, these seemingly disparate issues are related through the premise that one topic is sociologically related to all other phenomena of social life. Or, as Deflem describes Simmel's sociology, that 'any sociology of particularities is at once a 'total' sociology' (Deflem 2003: 70).

It is within this formal sociology that Simmel outlined two important themes about money. The first is the nature of money as a symbol of economic value. Infinitely divisible, interchangeable and quantifiable, money replaces every specific economic value (e.g. object) and is thus value-neutral (Simmel 1978: 120-8) and 'colourless' (Simmel 1991: 19). Money also represents 'pure means' (the most independent value) and as such it is the most extreme example of a means that becomes an end or purpose:

The inner polarity of the essence of money lies in its being the absolute means and thereby becoming psychologically the absolute purpose for most people, which makes it, in a strange way, a symbol in which the major regulators of practical life are frozen. (Simmel 1978: 232)

Simmel argued that as an ultimate expression of all values, money is abstracted above all objects of value and becomes the focal point through which all things opposed or contradictory find a common purpose or connection. That is, the quality of money lies in its quantity (Simmel 1978: 237 and 259).

The second major theme highlights how the nature of money – abstracted and absolute - affects social relationships. Indifferent and objective, money impersonalises relations between people. For example, money sits between person and association or property and owner, distancing one from the other, impersonalising and providing freedom and independence (Simmel 1991). Simmel also marked the correlation between the modern phenomenon of the money economy and individuation. For example, modern individuals are independent from any one particular producer or supplier. It is the anonymity and indifference of others to a person – and the need to rely on oneself - that creates individualism (Simmel 1991: 21):

Money, as the most mobile of all goods, represents the pinnacle in this tendency. Money is really that form of property that most effectively liberates the individual from the unifying bonds that extend from other objects of possession. (Simmel 1978: 354)

On one hand, Simmel's utilitarian account is a cultural critique. He argues social life will become increasingly 'soulless' through the formation of impersonal associations: 'The complete heartlessness of money is reflected in our social culture, which is itself determined by money' (Simmel 1991: 346). On the other hand, Simmel was cautiously optimistic about money as a pure symbol signifying freedom for individuals, or the expansion of individual and subjective possibilities. What is very clear is that for Simmel, the flux and flow of modern society and culture is largely dependent upon the effects and determination of the money economy. In chapter eleven of this thesis, I argue that Simmel's understandings of the consequences of the money economy in social and cultural terms continue to have validity, albeit from a different theoretical basis. However, through the following chapters, I will also argue that Simmel's account remains sociologically limited as there is little acknowledgement of the ways in which meanings are also shaped *by* social, relational, and moral dimensions of lived experience.

2.2.2. Contemporary sociologies of money

Despite Simmel's early sociological focus on money in modern society, the study of money is well known for its discontinuous and fragmented treatment within sociology during the 20th century (Baker and Jimerson 1992; Deflem 2003; Ingham 1998; Keister 2002; Singh 1997; Zelizer 1989). There are a number of reasons for this. First, Simmel's outsider status as an academic of his time coupled with his refusal to locate his ideas in relation to a 'pivotal force' (such as Marx's capitalist economy) lent ambiguity to his reputation as a classical thinker, and subsequently also to the place of his work in the history of sociological thought. As a result, the sociological study of money that does exist has tended to be vague and plagued by 'internal inconsistencies' (Deflem 2003: 86-7).

Second, the primary location for the study of money in modern society has traditionally been within economics and the study of financial markets. Zelizer notes this tendency:

The prevailing economic view absolutized a market conception of money as operating in its own morally neutral sphere with autonomous laws, independently from social relations. (Zelizer 2007: 1061)

With little disciplinary exchange between economics and sociology (Keister 2002; Nelson 1998), money as a sociological subject has largely been treated either as an incidental subject, or (as already inferred) as embedded within the context of a particular social force such as a Marxist interpretation of the capitalist market economy (Baker and Jimerson 1992: 1-3). Most significantly, the subject of money within sociology has not been treated much at all. After Simmel's work and up until recent decades, a significant 'silence' (Singh 1997) continued to mark the sociology of money, punctuated only by the 1950s and 60s functionalist analysis of money by Parsons (1956) and Smelser (1963). For example, Parsons and Smelser identified money as a 'generalised medium of interaction' (Deflem 2003: 86), without significant reference to Simmel's theories of money at all.

More recently there has been a shift towards re-engagement with the issue of money within sociology from a number of different perspectives (Deflem 2003). Some sit within wider theories of modernity, such as Giddens' discussion about money as a disembedding mechanism in his structuration theory (Giddens 1990; Giddens 1991); or Habermas' reference to money and lifeworlds in his 'Theory of Communicative action' (Habermas 1984). While these particular studies give little reference to Simmel's classical theories, many more theorists are re-engaging with Simmel's work through accounts of money in cultural studies, post-modern analysis or as a focus of sociological inquiry in its own right (Baker and Jimerson 1992; Deflem 2003; Ingham 1998; Keister 2002; Singh 1997; Smelt 1980; Zelizer 1989).

Consequently, the contemporary sociology of money is multi-dimensional in approach. For example, theoretical foci may include either structural or cultural dimensions of money, microlevel or macrolevel analysis, or presuppose money as an independent variable (money as a cause or facilitator) or a dependent variable (money as a consequence or result) (Baker and Jimerson 1992: 4-5). Structural theorists tend to outline the way in which money economies structure and shape social relationships: for example, relationships of power or oppression, or how money flows are reflected in global economic structures (Baker and Jimerson 1992: 6-8). On the other hand, a cultural and social perspective primarily considers the meanings, social definitions, cognitive classifications, and interpretations given to money. In addressing questions

of how money relates to meaning and morality, this cultural/social perspective will now be the primary focus.

2.2.3. A cultural approach to money in society

Cultural perspectives tend to propose that ‘culture determines what money is, what is used as money, and how money is used’ (Baker and Jimerson 1992: 7-9). That is, cultural studies of money are more likely to treat money as a consequence of culture (or dependent variable) rather than claim – as Simmel did – that the money economy shapes culture. Subsequently, cultural perspectives also tend to critique historical sociological assumptions about the meaning of money. Among others, I will reference the work of Viviana Zelizer in particular, who provides a critical challenge to traditional conceptions of the meaning of money in society.

Through her work, Zelizer (1989; 1994; 1998a) challenges traditional sociological understandings of money as both purely economic, or ‘colourless’ in character and beyond the reach of cultural and social influence. Zelizer (1989: 346-7) summarises five of the classical conceptions given to the place of money in its sociological history so far (citing theorists such as Simmel, Marx, Weber, Parsons and Smelser):

1. Money is understood in economic terms as quantitative, divisible, and homogenous;
2. All ‘market money’ is considered equal money, and has the same meaning;
3. Money is value-neutral and distinct from non-pecuniary values;
4. The multiplying and corrupting nature of money leads to an inevitable commodification of society, where everything is drawn into its web of significance; and
5. Money is able to transform non-pecuniary values, but not the converse. For example, Simmel argued that money has no need for ethical consideration and is not tied to extra-economic limitations.

Zelizer contends that these limited understandings of market money are blind to the ways in which money is invested with moral, social and religious meanings. They

also discount how social relationships and values invest money with meanings and patterns of social use (Zelizer 1994: 18). Zelizer (1989: 348-9) and Singh (1997: 11) highlight studies (e.g. Douglas and Isherwood 2000) as more useful in understanding the place of money in (usually non-industrial) culture outside their economic-ascribed meanings. However, as Singh notes, anthropologists still tend to view western money markets in economic terms rather than viewing the non-western views of money (e.g. multiple monies with multiple economic and extra-economic meanings) as challenging western ones (Singh 1997: 11).

Drawing from C. Wright Mills (1956), Singh's research into the place of money in marriage and banking highlights a different conceptualisation of the meaning of money in modern society:

The sociological imagination has to embrace both market and non-market phenomena. Money, banking, the economy, the operation of the market – not only are these fit subjects for sociological inquiry but they are central to the linking of personal troubles to public issues. For instance, examining money as an idiom of communication and a symbol of meaning in marriage and banking has led to studying how people manage and control money in marriage; how they talk about money and construct its meaning; the way money symbolises and gives meaning to aspects of their marriage and banking; and how their marriage and banking shapes the characteristics of money... It results in questioning the way the meanings of multiple monies have been constructed and the choices of lifestyle, work, marriage and family that have resulted from those meanings. (Singh 1997: 167)

Similarly, Zelizer asks questions related to the use of domestic money by married women in the U.S. between 1870 and 1930, such as how money circulates within a family, how it is allocated and used, and the effect of changing social relationships on the meaning of money (Zelizer 1989: 351). The findings give Zelizer reason to counter the five classical conceptions of money with her own five-part model of modern money, a model she also uses in her subsequent sociological writings (Zelizer 1989: 347):

1. While indeed a rational tool of the market, money also exists outside of the market and is influenced by cultural and social factors;
2. There is no single or unified money; rather multiple kinds of money, each qualitatively distinct, earmarked in multiple ways for multiple uses, and imbued with meanings arising from their social and cultural context. Market money is just one type of money. In other words, 'not all dollars are equal' (Zelizer 1989: 343);
3. Consequently, there is no single, 'all-purpose' money. Rather, money is qualitatively heterogeneous, subjective, and not always replaceable for other money;
4. The distinction between value-neutral money and non-pecuniary values as mutually exclusive is a false divide; and
5. Money as absolute freedom and power is untenable, as factors outside the economy shape and constrain the uses of money: who allocates it, who receives it, who uses it and how it is used, and who controls it.

This model has important implications for the future of the sociology of money, as Zelizer herself notes:

A fully sociological model of money must show how, how much, and why, even in the heartland of capitalism, different networks of social relations and systems of meaning mark modern money, introducing controls, restrictions, and distinctions that are as influential as the rationing of primitive [sic] money. (Zelizer 1994: 24)

Consequently, the model of money that Zelizer promotes highlights the place of social and cultural relations in the determination, interpretation and meanings of money. Here, the meaning of money is also circumscribed by cultural relations, not merely cultural relations by money as predominantly found within traditional and utilitarian theories. As such, cultural studies such as Zelizer and Singh's play an important role in building towards a greater breadth of analysis in the sociology of

money through the recognition that every economic or money transaction ‘depends on continuously negotiated meaningful interpersonal relations’ (Zelizer 2007: 1060).

Before going on, I will briefly define the meaning of ‘money’ as a central concept related to this work.

2.3. Defining money

It is not necessary here to outline a general theory of money, as recent discussions in the sociology of money have been want to do (Ingham 2001: 306). Nevertheless, it is important that what is meant by ‘money’ in this research is clear.

The emphasis in this thesis is on money *meanings*. As such, the focus on money is from the *user* perspective, not primarily the producers (Dodd 2005: 401). The emphasis on the definition of money for this thesis will be the kinds of money that young adults tend to use and account for in any description of a ‘good life’. This may include both ‘precious and base metal coin, convertible and unconvertible notes, cheques, plastic cards, book and electronic balances’ (Ingham 2001: 306). It may also include the types of money Zelizer identifies as ‘other highly liquid tokens of transferable rights’ such as an (investment) art object, casino chip or an investment diamond (Zelizer 2000: 384-5).

The diversity of monetary forms this encapsulates recalls Hart’s statement that today, money ‘is more plural and dynamic than at any time previously’ (Hart in Dodd 2005: 402). The danger in defining money in such broad and diverse terms, argues Dodd, is that there is left no ‘general circuit to which an equally generalised form of “money” corresponds’. Thus Dodd is justified when he returns to Simmel’s definition of money in its most generic category as a ‘non-place’ or ‘utopia’ where ‘form and idea coalesce’ (Dodd 2005: 409). In other words, money is not only all those diverse forms of media and denominations that may be classified as such – currencies (plastic, paper or metal), e-money, financial investments or even air-mile redemption points. Money is also an enduring *idea* because its economic ideal represents a system of measurement in which everything can be given quantitative value. This ideal doesn’t exist empirically, as Zelizer’s work clarifies (Zelizer 1994). However as Dodd notes, it must be given that as an *idea*,

Simmel's concept of money presents a conceptual limit-edge against which all forms of money develop and take shape, however diverse they might be.
(Dodd 2005: 409)

This broad definition of money is useful for the purposes of this thesis, because how participants in this study reflect upon money is not *merely* in terms of the forms money takes and what the money is transferable for. Rather, it is also the *ideas* about money that co-exist with those forms that come to reflect the value and meaning participants give to money.

Conclusion

This chapter has highlighted some of the changes in thought about the place of money in society. Of particular interest to this thesis is the shift from viewing the money economy as structuring and shaping social relationships to one in which money is understood to be shaped by cultural and social meanings, definitions and interpretations. However, while a cultural approach to understanding money meanings provides the foundation for analysis in this thesis, there are also significant gaps in this field. For example, Baker and Jimerson (1992: 11-12) identify the requirement to study the role of cultural influences outside of the family sphere, which – in particular, through Zelizer and Singh's work – comprise the prevailing focus of cultural analysis so far.

In the following chapter, case study analyses will include the exploration of the ways in which social and cultural aspects of everyday life influence money meanings, with examples drawn from participants' understanding of what constitutes a 'good life'. In this I will focus on expanding Zelizer's view of monetary meanings. For example, my analysis will show that influences such as family relationships, desire for economic independence, religious beliefs, or occupation also shape money meanings in diverse ways. These stories are pivotal to understanding the diversity of social and

cultural influences that come to bear on the meanings of money in the everyday lives of young adults¹⁴. Consequently chapter three broadens the cultural field of inquiry beyond the spotlighted 'family' focus on money meanings (Baker and Jimerson 1992: 689). Rather than confining analysis to a particular 'type' of money (such as domestic money), the discussion opens the scope of analysis to include other relations in which participants' practices about money relate to the 'good life' - such as the relation of religious belief to money meanings - that have been given scant, if any, analytical attention by contemporary theorists in the sociology of money.

¹⁴ These analyses constitute single case-studies and do not necessarily represent the attitudes or experiences of the wider participant group in which they are found.

3. Chapter Three: Social and Cultural Influences on Money Meanings

3.1. Introduction

Most important, from my perspective, is the...common presumption among economists and sociologists alike: what I call the twinned stories of separate spheres ... With separate spheres, we have the assumption that there are distinct arenas for rational economic activity and for personal relations, one a sphere of calculation and efficiency, the other a sphere of sentiment and solidarity. (Zelizer 2007: 1059)

In this view of the 'separate spheres' lies the assumption that sociality and economic life are separate, distinct spheres, mutually exclusive and even hostile to each other. In refuting the separate spheres, Zelizer goes beyond what she argues would be a 'thin, flat relations of network analysis' to argue that money works through the relational richness of negotiating meanings that also constitute the 'actual production of cultural meaning' (Zelizer 2007: 1063). In this chapter I take up Zelizer's critique of the separate spheres view and expand on her view of money meanings through three case studies. These studies highlight how monetary meanings are shaped through different social and cultural relations.

First, I revisit Jessica's family background and current circumstances as a means to discuss how money meanings depend on factors - like family relations and culture - far beyond the economic market. Following this, I recount Hannah's story to demonstrate how religious values and networks strongly influence money meanings. Finally, I highlight how in Kayla's case the contemporary culture of self-reliance is shaped through relationally generated meanings that result in money meanings quite different to market-driven ones. The fact that these three case studies are all female is not meaningful to the study. There are a number of male participants' stories that could have been similarly recounted, however the combination of these three women's stories allowed for the broadest set of relevant examples within the fewest case studies and thus provided the opportunity to minimize repetition.

3.2. Jessica: money and family

Jessica's story has already been partly told at the beginning of chapter two. In this section, I draw attention to Jessica's family life to show how family culture and family relations – both from the structural point of view and a subjective view - are primary life experiences through which Jessica's understanding of money is formed beyond market meanings.

3.2.1. Structural family context

As a divorced, single-mother on a low-income, Jessica sits firmly within a group of financially disadvantaged families well-documented in Australia. A longitudinal study across several developed nations, including Australia, shows that personal wealth growth is slowed substantially by divorce: the same study also notes that in percentage terms, women are financially less well-off than men in both marriage and after divorce (Zagorsky 2005: 421-2). Further studies show that sole parent families continue to be at highest risk of poverty in Australia, with one in five of all sole parent families in Australia currently living in poverty (Harding 2001: 15). The poverty line in Australia in June 2005 was set at \$615.00 per week¹⁵ after tax and before housing costs for a single parent not in the workforce with four dependent children (MIAESR 2005). As a single parent with five dependent children, Jessica earns approximately \$550 per week from Centrelink, consequently living well below the poverty line.

Material poverty is a pervasive and limiting structure within which Jessica interprets the meaning of money in her life. Research has shown financial worry to be one of the greatest emotional stressors in the everyday lives of single mothers (Makosky 1982; Richards 1989). Money was talked about at every turn throughout Jessica's

¹⁵ This figure is higher than the poverty line figure detailed in section 1.2.2 because it is adjusted for number of dependents.

interview, particularly in relation to hardship and worry. Life for her is financially difficult: 'things are really tight', Jessica says. She names multiple items that she and her children must do without, because there is no money to buy them. For example, she explains that sometimes a 'big shop' for her family of six is seventy dollars worth of food in her grocery trolley, and that meals repeatedly comprise pancakes, noodles and rice. She is familiar with disconnection notices, op-shop clothes, walking, and the protests of her growing daughters who cannot have the 'fancy' clothes their peers and the media flaunt as necessary. In addition to constantly worrying about money, Jessica also describes her reliance on social security as a 'hard experience' because, she says, 'I've felt that I've had to grovel for everything' and that she is 'branded' as a burden and a hassle.

It is evident that Jessica's family status (as a single parent) and consequently her depressed socio-economic context, plays a primary role in the meanings she ascribes to money in her perception of a 'good life'. Money means hardship and scarcity, worry and restraint. In a nutshell, Jessica says of money:

'I don't like money, and I don't like owing people money. And my father bought us up with a very strong belief that money is evil, and it's no good. And you work yourself to death and you've still got nothing.'

3.2.2. Subjective family experiences

But this is only part of the story. Family plays a role in Jessica's meanings of money in a way other than the structural 'family category' she fits within as a single, non-earning, welfare recipient mother of five. Jessica also talks openly and at length about her childhood family and marriage history as peppered with physical and financial abuses. Her low-income family status may provide one thread of experience through which to talk about money, but her history of inequality as a child, a wife, and a woman provides another.

As a child, Jessica lived amongst physically abusive men and a 'controlling mother'. When describing her mother, money enters the picture immediately, and she says, 'I don't know what values mum has except money'. Jessica discloses her mother's wealthy European childhood, and subsequent marriage and migration into a poor,

rural Tasmanian existence. Jessica says that her mother blamed her and her siblings for her hard, poor life, and that she now expects her children to give her everything - including money - even when Jessica can't afford to buy things for her own family. Taught as girls they would become 'nothing', Jessica viewed marriage as a 'way out' of her childhood home. However when married at the age of sixteen, 'life was very much the same'. Her 'controlling' husband hit her, prevented social contact with others, managed all her income, and forbade her to buy new clothes or meat for herself or her family (except himself and their son). In addition, her experiences were mostly 'hidden' from public view. In her study of finance within marriage and cohabiting relationships, Singh notes that there is a 'reality of unequal incomes' in marriage that is not addressed at all when a marriage is current:

Married and cohabiting couples do not discuss 'equality', 'power' and 'control'. Where there is discernible difference in financial status between the two partners, this helps mask the gap between the ideology of equal partnership and the reality of one partner's financial dependence.

(Singh and Lindsay 1996: 68)

Jessica lived in an unequal relationship for over twenty years. After a particularly severe incident of physical abuse, Jessica separated from her husband with the help of her family and a local welfare agency. Left with debts she is still paying off, Jessica was afraid she wouldn't even be able to put food on the table for the children. Since then, living has been financially difficult and fraught with worry.

However, despite these financial tensions and strains, Jessica's experience is similar to that of other women reported in large-scale studies investigating the place of stress in the lives of single mothers. These women are typically found to manage and cope with such stress in active and self-reliant ways (Olson and Banyard 1993: 54; Richards 1989). For example, while it cannot be ignored that Jessica doesn't like money, she also recognises that she now manages money well and that she is learning about money fast. She notes she has had to 'get smart' and 'think quick' when it comes to money problems. For instance, she helps out her aging neighbour who gives her meat in exchange.

Jessica also refuses to abuse the welfare system. She sees family and friends taking advantage of social services and declares that she wants a 'clean nose' (a clear conscience) and the knowledge that she can manage without financial dishonesty: 'I won't go down that path' she says. In saying this Jessica reveals that she values financial independence and self-reliance. For example, she is very cautious about relationships where financial support is an issue lest she become 'caged up again'. She intends to pay back all her debts in full, and doesn't accept charity (she would not even accept biscuits I bought to share for afternoon tea). Being independent also gives her a chance to study and hopefully one day work so that perhaps there will come a time when she doesn't have to struggle so much financially. This means being able to pay bills on time (or before) and even perhaps save some money. Most important to Jessica is that she teaches her children that if they stick at it and work hard, they will find jobs and won't become reliant on government welfare.

This part of Jessica's story highlights a number of further factors at play in the meanings Jessica gives to money. First, it is evident that it is not only structurally defined family status that shapes personal meanings of money: subjective family experiences and histories also play a significant role. This is because Jessica's understanding of money as something she doesn't like draws on experiences far more complex than poverty realised through the event of divorce. Her mother's life-long bitterness over wealth and opportunities lost and a husband's litany of financial exploitations are just a few ways in which ongoing experiences of inequality have contributed towards and defined the meaning of money for Jessica:

'And then I got married, and all he had was bills, bills, and always bought things and went away on trips he did. And...we just had to keep picking up the pieces and keep going. So I have very little faith in money. I don't like it.'

It is also evident that *despite* her family status or category, subjective family experiences and history shapes Jessica's view of money. Even though previously married to a working male whose added income most probably kept the family income well above a low-income status, the reality of Jessica's 'hidden' circumstance meant she nevertheless experienced the realities of living a low-income lifestyle

within the nuclear family. For example, Jessica was also required to pay off the family car herself through the children's benefits. Thus, despite the fact that statistically the family had money, this wasn't the reality for Jessica or her daughters as staple items such as food, clothing and transport were withheld or implicated in a form of financial deprivation.

3.2.3. Independence

Moreover, it is also clear that the financial deprivation Jessica experienced within her marriage consequently shifts the meaning of money for her in unexpected ways when her divorce leaves her experiencing relative poverty. Jessica, like many other sole-parent women faced with financial hardship, demonstrates tenacity and creativity in her attempts to make money ends meet. Jessica had already experienced financial hardships *within* the marriage. Divorce gives Jessica more than financial difficulties to deal with – it also gives her *independence* to deal with those hardships in her own way. Jessica was frightened of the unknown, frightened of receiving no financial support from her husband, frightened about being poor and the incursion of debt required in establishing herself autonomously. But the fear was a price worth paying for her independence:

'It's really good, I wouldn't swap now for anything. I would've left, if I'd have known [with]in myself. I mean a million people told me, but it just takes something to click. Just something. And that was it for me. And having done it, yeah, I've still got a lot of fears. And I do still worry about finances and everything. But I'm learning. I'm learning fast actually...'

The meaning of Jessica's low income status therefore not only hinges on financial hardship, but the acquisition of *independence*. In other words, the premium goal of independence changes the meaning of money in the structural context of financial difficulty. For example, money may dominate Jessica's worries and define limitations on her existence, but her freedom from unequal relationships is the primary event that orients her current meanings of money:

'I don't want to be caged up again. And that's the way I see it. Because to me a relationship, that's what it means. So I'm very wary... very cautious with money.'

In the light of these meanings, Jessica also expresses a very cautious hope for the future:

'I would like to have a reasonable sort of a job that I'm happy in. And just, be financially ok. Not good, or whatever, but ok.'

There is a fledgling sense here that money means something other than defined by Jessica's past context of abuse and present economic limitations. Money is something through which she dares hope for *change*. Money, through work, offers a means through which her context might improve; and if not her own, she hopes at least for her children. As if to explain, Jessica tells me her sister called her a butterfly who was once in a cocoon but is now coming out.

3.2.4. Jessica: discussion

As a case study, Jessica's story demonstrates one way in which the culture of the family and relations within the family play a pivotal role in constructing money meanings. From her structural family and socio-economic status as a single mother living below the poverty line and with obvious financial limitations, Jessica's response of worry, stress and dislike of money is to be expected. However, a personal family history of abuse and her inequality as a child, wife and mother show that financial hardship and deprivation plagued Jessica long before her structural status as a single mother. These subjective experiences shaped Jessica's view of money in ways that clearly influence her view of money beyond financial hardship and worry when she does become a single mother: money also represents independence and a means to self-determination. As such, money is also implicated in the hope for a different future.

It cannot be assumed therefore that Jessica's money meanings are simply based on the (market driven) economics involved in being poor and single. When Jessica's meaningful and complex history of family relations and experiences are told, new dimensions emerge. It is clear that as money also represents independence, self-

determination and hope, Jessica is drawing on far more than rationalized market meanings in her understanding of what money means for a 'good life'. As Zelizer notes, domestic money is 'special' money, because it circulates in a sphere where both the social class and gender relations of the 'money handlers' shape its meaning (Zelizer 1989: 370).

Jessica's story is an example of Zelizer's claim that money must be viewed as 'part of the structure of social relations and meaning system of the family' (Zelizer 1989: 370). Without doing so, money meanings are rendered one-dimensional, or at best 'flat relations' (Zelizer 2007: 1063) that merely reflect market valuations of money within the family. While their stories cannot be told in depth here, many other participants in this research reflect a similar tale: that where intimate relationships take on specific meanings, so also does money.

Jessica's story also sits within a broader group of low-income earners whose stories of financial difficulty, a sense of stigma, and uncertainty about the future are reflected in the flawed money narrative in chapter eight. Here, I explain that not only do family experiences contribute to money meanings, but that broader normative and moral expectations about what is 'good' can also leave those who are unable to achieve them, like Jessica, with a sense feeling inadequate and flawed in their current relationship to money.

3.3. Hannah: money and religious belief

I now move beyond the sphere of the family to explain how other areas of cultural and social life influence money meanings. In this section I analyse Hannah's story. Hannah is a Christian and money meanings in the context of a 'good life' are dependent in large part on her religious beliefs. In addition, Hannah provides another good example of the way family relations shape decision-making about money.

3.3.1. Religion in Australia

Historically, the dominant religious culture in Australia is Christianity. Currently, a significant proportion of the Australian population remain identified with Christianity. In the 2001 National Census, 69% of Australians identified with Catholic, Anglican or other Christian denominations; and only 5% with non-Christian religions. Just

over one-quarter of all Australians either stated that they had no religion, or did not adequately respond to the question in the census (ABS 2003). However, despite identifications remaining relatively high, church attendance rates in 2001 were estimated to be a far more modest 8.8% of the Australian population; a figure in steady decline over the previous decade (Bellamy and Castle 2004). That is, while most Australians identify themselves in some (mostly nominal) way with Christianity, only a small and declining percentage are active church affiliates and practice their belief corporately.

Max Weber was the earliest sociologist to write specifically about the implication of Christian religious belief on money meanings. In *The Protestant Ethic and the Spirit of Capitalism*, Weber says this of Protestant Christianity:

One of the fundamental elements of the spirit of modern capitalism, and not only of that but of all modern culture, rational conduct on the basis of the idea of the calling, was born...from the spirit of Christian ascetism.

(Weber 1930: 180)

Weber argued that the value and sense of individual 'calling' given to ethical and hard work in early Protestantism was a means to demonstrate genuine faith. This ascetic understanding of life was one of the most powerful means of expanding the attitude necessary for the spirit of capitalism. Weber notes that religion is no longer a primary economic motivator because an 'economic virtue' has replaced it and resulted in the concern to 'make the most of both worlds' (Weber 1930: 175). An example of this is found in Weber's observations from his America travels (first published in a 1906 essay) that membership to Protestant 'sects' such as the Baptists, or Methodists amounted to a certified business morality for the individual member:

'Admission to the congregation is recognised as an absolute guarantee of the moral qualities of a gentleman, especially of those qualities required in business matters.'

(Weber 1948: 305)

Correspondingly, the capitalist success of a sect member 'was proof of his worth and state of grace' and raised the profile of the sect and their ability to recruit (Weber

1948: 322). In this way, the Protestant sects both legitimated and sacralised the economic spirit of the ‘modern capitalist ethos’.

Contemporary research coupling religion with the economy tends to focus on either the place of religion in a culture of consumption (Lyon 2000; Moore 1994) or the implications of particular religious worldviews (for example Christianity and its support of a neo-classical economic system) on looming environmental or ecological crisis (McFague 2001; White 1967). Or, as Loy critically claims, not only is the market an economic system but a religious one as well, promising a ‘secular salvation that it never quite supplies’ (Loy 1997: 289).

It is clear that discussions about the relationship between money markets and religion tend to focus on the blurring of the lines between what is religion and what is of the market. Research also tends to point to the ways in which the economic market influences religious behaviours and values, e.g. through cultural flows such as advertising and consumption (Lyon 2000) consuming religious goods (Moore 1994) or the economic market supplanting traditional religious belief systems and taking on the role of the dominant cultural value system itself (Loy 1997: 275). In other words, the universalising and homogenising tendency of the economic market is applied to religious systems and belief.

In light of Zelizer’s counter-claim that market and money meanings also depend upon social and cultural relations, I will address the question of how religious belief is implicated as such in this study. In this research, while some participants align themselves – at least in principle – with Christian values, only four participants actively attend a church. In addition, one participant claims sporadic involvement in a pagan community. The significant majority of participants in this study intentionally distance themselves from religion. For example, many participants identify religion as an institutionalised or formal ‘structure’ that imposes legalistic rules and fulfils needs that ultimately should be sought and provided through seeking personal fulfilment acted within a personal ethic of being ‘good’ to others.

There are parallels here to the ‘Moralistic Therapeutic Deism’ identified by Smith and Denton amongst American youth, described as a ‘vision of divinely underwritten

personal happiness and interpersonal niceness' (Smith and Denton 2005: 171). This kind of 'self-fulfilment' is identified in research as 'spirituality' and intentionally juxtaposed with 'religion'. In his broad observations about the new Australian spirituality, Tacey notes a similar pattern particularly amongst younger Australians - a tendency to view religion as 'dogmatic and oppressive institutional structures'. Similarly, he notes the inclination of young people to separate religion and spirituality, where religion is considered 'bad' and spirituality 'good' (Tacey 2000: 213).

Without intending to trivialise these latter understandings of religious and spiritual identification, the following section will focus only on Hannah, one of the four participants who are actively engaged in Christian activities. The rationale for this is two-fold. First, Hannah represents an easily identifiable, statistical group who draw directly on the historical and dominant religious culture of Australians: Christianity. Second, in this study the participants with active religious affiliation more explicitly articulate the connection points between their religious beliefs and practices, and thus the relation between religious beliefs and the meaning of money in Hannah's articulation is clearer for analytical purposes.

3.3.2. Hannah: God and money

Hannah is a twenty-six year old single female who has called Tasmania home since birth. A health professional by trade, Hannah is included amongst the 'downshifters' of this study because of her recent decision to cut back from full-time to part-time work. Her part-time income is \$35,000 per annum before tax. Hannah is involved in many activities outside her work: both physical recreation including climbing, acrobatics and dancing, as well as involvement within her church community as a mentor and bible-teacher to other women. In particular, her love of bible teaching and sense of responsibility towards others in her community have led her to think about ways she can spend more time in service to them, resulting in the shift to part-time work.

Hannah talks easily about the relation of faith to everyday life issues and goals. In fact, it is clear that she *cannot* talk about any aspect of her life without reference to her Christian beliefs. When asked some broad questions about what makes a good life, Hannah answers with a testimony about her conversion to Christianity five years

ago. For Hannah, there is a “before and after” response to what is ‘good’ in life. Conversion to Christianity has, she admits, ‘completely changed my outlook on what is important’. For example, it is her belief in God that motivated her to cut her work hours to part-time:

‘I guess the point where I’m at now, I sort of look at this world and think yeah, ok, God’s the most important thing, a relationship with God is the most important thing. And relationship with other people is really important as well. And that’s sort of why I work part-time rather than full-time. So I’ve got more time to just, do stuff with people, actually spend time with God and stuff as well.’

It is the same motivation that allows her to be happy with less money. In reviewing whether her budget will allow her to free up some work time, Hannah concludes that she doesn’t need a full-time wage, particularly because she is single with no family to support. She calculates that on a part-time wage she can still manage comfortably and have sufficient money to be generous to others with. This, she tells me, is the ‘obvious choice’. Hannah’s relation to money is one of the significant ways she communicates how her attitudes and life-goals have changed since becoming a Christian:

‘What I was before is... you know what you sort of learn from picking up around you. At just a public, secular school, and you know from parents who aren’t Christians. And then, just thinking, ok make the best of what you’ve got - earn money. You know, get a nice house, get married, have a few kids, have a few grandkids. You know, you’ll be happy. Third year uni, I became a Christian. I realise now just looking back there’s a big difference in the way you know, you look at the whole world. In terms of money not being important. In terms of like you’ve got plenty, and God gives plenty of what I need without actually having to not have time for other things to earn money and stuff.’

Hannah is considered about what money means to her. She describes money as something ‘useful’ and a requirement for living. Predominantly, money is given her by God to use and be a good ‘steward’ of. That is, Hannah clarifies, to manage

money ‘usefully’ but not as if it is ‘just all mine’. As a ‘commodity’, Hannah feels she needs to be able to earn enough money to be able to support herself but also to help out others as well. She explains the meanings surrounding her desire for good management of money as coming from her interpretation of Christian doctrine. For Hannah it is this belief directing the management and employment of money: that is, *away* from wealth accumulation and limited self-interest. In *Jesus in Disneyland*, Lyon remarks on the positive contribution this kind of religious framework may provide in our modern communities:

Deliberately loosening the ties to time-bound schedules and choosing slow-paced alternatives to the dominant fast world may be another positive contribution that Christian communities can make today. (Lyon 2000: 146)

Interestingly therefore, on the one hand Hannah views money as a kind of ‘tool’ or as a means to survive, and a necessary if not ‘neutral’ item exchangeable for any commodity required to live. On the other hand, money means observably far more than this. Money is also a means for Hannah to delineate and clarify her commitment to God: by intentionally reducing its significance in her life, and by being generous with it and giving it away. Hannah’s active de-valuation of money is in itself a value-laden initiative demonstrating her deference to God and her community of faith. In other words, the way Hannah understands the place of money in her life is dependent largely upon her church community and the cultural beliefs that are valued and lived through that set of relations.

3.3.3. Hannah: God, money and family

Threading through Hannah’s religious beliefs is another significant factor in shaping – and constraining – the meaning of money in her life: her family. In a recurring theme across Hannah’s interview, she identifies the place her family plays in restraining her decision-making in relation to money and income matters. She describes the decision to downshift as sometimes difficult, because her family is ‘pretty against the idea’. She explains that her parents didn’t like the idea of her prioritising religion over career, because their desire for her was to grow up into a successful professional, work full-time and receive career promotions. Furthermore,

Hannah admits that because of conflict between her own and her parents' priorities, she didn't reduce her income as much as she would have liked:

'I was almost going to this year do a ministry training scheme thing through my church. And just work a couple of days at physio. And ended up, well, not doing or at least sort of deferring that at the moment, just because mum particularly was so upset. They're ok with me being a Christian, until it actually comes to the practicalities of where my money goes, where my time goes and that sort of thing.'

Subsequently, Hannah is not entirely 'free' to direct her use of money solely within a framework of religious values. Here, another of Zelizer's arguments for the impact of culture on money meanings is given more focus. Zelizer writes that money as absolute freedom and power is untenable precisely because factors outside of the market economy shape and constrain uses of money, including who uses it, how it is used, and who controls it (Zelizer 1989: 347). While Hannah may physically control her own money, her family significantly impact on her feelings about those choices and, thus directly affect her decision-making in relation to them.

In Hannah's case various factors outside the market influence her use of money. One influence, as already seen, is her religious beliefs which deflate the value of money relative to her Christian commitments. Religion shapes the meaning of money for Hannah in a way which shifts the notion of money as power and freedom toward an understanding that money is to serve the purposes of faith, and is thus constrained within a particular (conservative) ideology. Another influence outside the market that constrains the use of money in Hannah's case is her family. Hannah's desire to maintain good interpersonal relations with her parents - her mother in particular – places a limit on the sense of duty Hannah has towards the use of money as a Christian. Thus, in Hannah's case, both religion and her family shape and constrain how she feels about, and uses, money.

3.3.4. Money and the future

Hannah is relatively clear about the differences she feels between her parents' attitude to money and her own, and they involve different conceptions about the future:

'My parents of course would like to see me pouring more money into my house now and less into, into other stuff. So that I could pay it off and get less interest and stuff which makes sense. But I just sort of think that you start pouring money into a mortgage now, and then it just becomes - when is the end point? Ok, so I pay off my house, and then what next? Do I buy a boat and start paying that off?'

For Hannah's parents, full-time work, career, and financial security are worthwhile life-style goals. On the other hand, Hannah struggles to make sense of the attraction of these goals through the alternative religious 'goods' she prioritises. What is the point of accumulating property and assets and money in the bank, Hannah points out, if 'it is not very useful?' There is so much need in the world, she continues, and she would rather see money be used where needed. For Hannah, the larger the bank account the greater the danger because 'it would be harder to actually give money away'. Hannah's ideal future looks quite different than her parents:

'I think because I look at it from like older, like really old Christians particularly, who are still like committed faithful Christians who've just got joy and that hope with them. You know, they know they're close to heaven, and you know they can look back on their life and know that as much as they were able they can just look back and see where God's just been really gracious to them. I think, yeah, I'd be totally happy with that. Even if I was living in a tin shed somewhere because I couldn't afford mortgage repayments anymore, because of whatever!'

Hannah reveals that these conversations about money and her future with her parents are often heated and conflictual, requiring time to 'cool'. Hannah's parents struggle to understand the language of Hannah's desires and life-goals because her goals exist within a different set of values than their own. Hannah values a language of religious priorities that makes little sense to them. This is because to a large extent Hannah chooses to make sense of money within a religious framework where a future of happiness and self-fulfilment lie *outside* of money's worth.

3.3.5. Hannah: discussion

Similarly to Jessica, Hannah's story brings the importance of social and relational dynamics of money meanings into clearer focus. It is not disputed that Hannah lives in a society where religious meanings are often transformed through consumer culture and the dominance of the economic market. However, Hannah is also actively involved in interpreting the meaning of money for herself, through a value-system outside of an economically driven one. Evangelical Christian culture forms the relational and value basis from which Hannah interprets what money means in a 'good life'. In this sense, money is not representative of absolute freedom or power to her (Zelizer 1989: 347). This is because regardless of the level of freedom or power that might be conferred on her from a market perspective through access to money, money means something different to Hannah. In her understanding of money, what she does with it signifies a commitment to both God and the community of believers she belongs to. In other words for Hannah, money does not signify her place in the economic pecking order, it is rather a means to demonstrate deference to her God and her church social network.

But for Hannah other social factors beyond religious culture, such as family relations, also shape and constrain her choices about money. For example, while she would like to earn even less money and further her ministry opportunities, her mother's difficulty with this decision creates a tension between what money means to her and how she can act out those meanings. As Zelizer notes therefore, money meanings are implicated in a 'great deal of negotiation of meaning' (Zelizer 2007: 1063) that is neither market driven nor economically rational.

In the context of this study, Hannah is not alone in her prioritising of 'goods' other than monetary ones in a 'good life'. There are other participants, such as Cian and Marjorie, whose experiences within Christian culture shape their meanings of money in ways reminiscent of, and at the same time in ways alternative to, Hannah's. Other participants prioritise different kinds of values such as community development or environmental welfare, and these influences are also implicated in how money meanings are negotiated in their idea of a 'good life'. Like Hannah, however, these participants tend to be drawn from the 'downshifters' category. Later, in Part II of

this thesis, attention will be given to these participants in an in-depth exploration of how the decision to earn less income affects money meanings across the group. In particular, these participants often identify with the reoriented money narrative (see chapter ten), which embodies a moral awareness characterised through an engagement with value-conflicts in which goods alternative to money are named and given claim.

3.4. Kayla: money and self-reliance

In this section I turn attention to an aspect of everyday life that draws on another cultural theme in Australia. This aspect has already been flagged in the interface between Jessica's familial history and her attitudes towards money: her desire for economic self-reliance and self-determination. It is clear for example that the realities of Jessica's family/gender relations and socio-economic context cannot be properly understood without reference to her goals of financial self-reliance and hunger for self-determination. Here I focus more closely on the nature of economic self-reliance as a preferred cultural disposition or identity that weighs heavily on one participant's understanding of the place of money in a 'good life'.

First, some theoretical points are made about the centrality of economic self-reliance as a western cultural phenomenon. Following this, I draw on Kayla's story, a low-income participant, to build on these theories inductively. Her story gives insight into how the cultural preference of self-reliance is negotiated relationally and how her money meanings are central to this equation. In addition, the picture of money as influenced by cultural and social factors broadens to encompass more of Zelizer's statements: including that 'not all dollars are equal' (Zelizer 1989: 343).

3.4.1. Self-reliance as a cultural disposition

There is hardly a desire more widespread in the west today than to lead 'a life of your own'. (Beck and Beck-Gernsheim 2001: 22)

Observations about the nature of the 'self' in modern society are central to contemporary sociologies. Pivotal to an increasing number of such sociologies are

observations about the centrality of the ‘self’ or self-determination to personal biographies, including identity and decision-making. For example, Christian d’Epinay writes that in the desire for happiness, the *individual* is the only end and norm, whose trademark is ‘self-fulfilment’. ‘Individualism’, he writes, ‘is at the heart of our civilisation’ (d’Epinay 1991: 56-65). As if to emphasise this very point, Charles Taylor (1991) traces modern day ‘authenticity’ back to Rousseau’s notion of each individual having their own ‘measure’ or manner in which they are human and through which their life becomes authentic¹⁶. Thus, being ‘true’ to oneself became meaningful: if people are not true to themselves, they miss the point of life. Taylor pinpoints this moral idea as a powerful one in modern society. That is, it is crucial to not drown one’s inner voice out through conformity to external pressure or instrumental orientations, but to listen to one’s inner voice as the *only* model by which to live: only ‘I’ can discover and articulate it, and through this realize self-potential, definition and self-fulfillment (Taylor 1992: 28-9). Smith and Denton (2005) notes something similar: that American youth and adults alike are ‘nearly without exception profoundly individualistic, instinctively presuming autonomous, individual self-direction to be a universal human norm and life goal’ (Smith and Denton 2005: 143)

Giddens (1991: 75-80) refers similarly to the nature of the modern self as ‘reflexive’. That is, the self-story is dominant, and central to it is choice, control awareness, and the consistent monitoring and reshaping of body and mind. Beck and Beck-Gernsheim (2001) concur:

We live in an age in which the social order of the national state, class, ethnicity and the traditional family is in decline. The ethic of individual self-fulfilment and achievement is the most powerful current in modern society. The choosing, deciding, shaping human being who aspires to be the

¹⁶ I acknowledge the discomfort many sociologists have with the term ‘authenticity’ (for example, see Bauman and Tester 2001: 119-122).

author of his or her own life, the creator of an individual identity, is the central character of our time. (Beck and Beck-Gernsheim 2001: 22-3)

At the same time however, this ‘choosing, deciding, shaping human being who aspires to be the author of his or her own life’, does not exist in a ‘self’ vacuum. As Wolfe (1989: 46-8) notes, ‘freedom in an interdependent world is not an abstract right, but a product of circumstance and context’. That is, he continues, our identities are understood in terms of our culture: in terms of the markers that define our similarities with others, including histories, languages or beliefs. It follows that desire for self-reliance and self-determination are cultural dispositions¹⁷ that help to define our similarities with other people.

3.4.2. Economic self-reliance as a cultural disposition

Moreover, there is often a relationship drawn between the self-reliant individual and the modern economy. Bellah et al. trace the history of self-reliance back to the nineteenth century (1996: 55-6). They note that since this time, the term self reliance has been included in a number of traditions. For example, biblical commentary and republican traditions used the term in reference to the collective, for instance self-reliance as a *people*. Alternatively, traditions of utilitarianism and expressive individualism (e.g. Emerson’s 1841 essay ‘Self-Reliance’) tend to suppress the collective meaning and in its place the independent and self-made person quite literally came to mean the morally autonomous *individual*.

Thus, note Bellah et al., embedded in the meaning of self-reliance lies the relation of the individual to the economy:

¹⁷ The term ‘cultural disposition’ here purposely flags the term taken from Bourdieu’s (1990) explanation of ‘habitus’ and will be explained more fully in chapter four. Here, it is enough that the term simply refers to a disposition or orientation that is shared, and cultural in nature.

...in his essay, Emerson also expressed a more prosaic sense of self-reliance, one that has been the common coin of moral life for millions of Americans ever since. Emerson says we only deserve the property we work for. Conversely, our primary economic obligation is only to ourselves.

(Bellah et al. 1996: 56)

Bellah et al. found that this *economic* orientation typically informs the character of self-reliance

amongst the participants in their large-scale study of American morality. They note that work, self-identity and the perceived pressure to be economically self-reliant and self-supporting go hand in hand. This observation is not a new one. Over a century ago, Georg Simmel also marked out a general correlation between the modern phenomenon of the money economy and individualisation. In comparing the traditional with the modern, he notes that modern money is the most mobile of all goods and thus permits 'progress in differentiation and personal freedom'. Money, as property, effectively 'liberates' individuals from unifying bonds. Through money, the individual assumes a social independence as never before (Simmel 1978: 354).

The relationship between the modern 'self' and money is also noted by Zygmunt Bauman who states that in late modernity, the path to self-identity and a meaningful life cannot be divorced from frequent visits to the marketplace (Bauman 1998a). More recently and cynically he notes:

The sole character the theorists regard as deserving of attention, because this is the one credited with 'keeping the economy on course' and lubricating the wheels of economic growth, is homo oeconomicus – the lonely, self-concerned and self-centred economic actor pursuing the best deal and guided by 'rational choice', careful not to fall prey to any emotions that defy translation into monetary gains. (Bauman 2003: 69)

Thus, as a cultural disposition, the self-reliant actor has also come to be referred to as the self-reliant *economic* actor. Or, from a money perspective: 'money means your *own* money' (my emphasis) (Beck and Beck-Gernsheim 2001: 23). The rationale for highlighting self-reliance as a shared cultural disposition is two-fold. First, Kayla's

story shows that as a cultural preference, self-reliance strongly intersects with money meanings and becomes central to the way individuals negotiate those meanings personally and relationally. Second, her story also demonstrates that individuals ‘attach money practices to social relations’ (Zelizer 2007: 1063) to the extent that cultural categories such as economic self-reliance take on relationally generated, negotiated meanings quite often alternative to the logic expected of the economic market.

3.4.3. Kayla and economic self-reliance

Kayla is a twenty-seven year old woman who fits uneasily amongst the three participant categories in this study. Placed intentionally amongst the ‘low-income’ group, in reality Kayla straddles the low *and* middle-income groups. At the beginning of the interview, Kayla stated her income as around \$400 net per week including child allowance and student support pension. As the interview progressed, it became evident that Kayla was no longer studying and that she was earning undeclared money in addition to the initial sum specified (most likely enough to put her into the middle-income group). Because her income remained unspecified, and Kayla reflected at length about her experiences of living on a low-income, I left her in the low-income group.

For Kayla, who struggles to make sense of her own self-identity and life-direction, her single most clearly articulated goal involves being independent and economically self-reliant. This goal has not always been within her reach. Kayla became a single mother at a young age and has since experienced periods of unemployment interspersed with casual work and more recently, part-time study. Although she has always desired to work to earn her own money, Kayla explained that she would probably never hold down a ‘normal’ job because of mental illness related to work pressures.

Kayla is generous in describing her dislike of being poor: the difficulty keeping the bills down, her ‘horrible’ financial struggles, her son missing out on so many things, the way in which family members would make her ‘feel poor’, her feelings of irresponsibility because she found it hard to provide for her son, her social embarrassment at having little money, her hatred of being reliant on others, and the

depression she experienced over 'feeling dependent'. The words of Bauman ring true here: that the term 'dependency' is 'fast becoming a derogatory term' (Bauman 2003: 90). Economic dependency and reliance on others for Kayla is a condition that deeply and negatively affects her sense of self, both personally and socially.

Kayla explains that self-reliance and self-responsibility can be achieved through earning money, her *own* money. After talking about her work and recent ability to earn her own income, Kayla talks about what money means to her:

'Money means I can do things. Money means I can be independent. Or think that I'm independent! And it means freedom to me. It means that I can choose more, it gives me choice. Money is choice. Yeah, and it gives me choices to do a lot more things. And buy some more things! But also provide nice things too. It means that I can give nice things to my son, you know. Like it was really horrible going to a birthday party and being so broke, like having to go to Chickenfeed to buy someone something. It's a horrible feeling, it's terrible. So money means buying nice things for people! And when I've got more money, I don't count how much I put in the tins, like, you know when people are asking for charity or anything like that. I don't count. I just take the change and just plonk it in there. And it feels so good to be able to do that, instead of going, 'oh, geez I can't really afford to give them that, or give them a dollar'. So, money is like an expansion. It means I can go beyond any limitation.'

In his study of the experiences of middle (income) Australians, Pusey notes that over half of respondents felt that for a woman, the best way to be independent is to have a job. Far less (under 30%) viewed staying at home as being as fulfilling as paid employment (Pusey 2003: 84). Similarly, work provides Kayla with money, and money gives her independence, freedom, choice, expansion and the removal of any limits she is used to experiencing. Consequently, Kayla likes to describe herself as the aforementioned 'self-reliant, economic actor'.

3.4.4. Kayla and relational self-reliance

While it may appear that Kayla is simply embodying the wider cultural disposition to be economically self-reliant, the reality is far more complex than this. Kayla may

aspire to independence and autonomy, but her aspirations are not forged in social isolation. Like any value or goal, her desires are embedded in a social context of interpersonal relations and connectedness. Mason (2004) notes that theories of individualisation tend to build a picture of ‘individualised actors and selves’ in which people’s connectivity to others remains invisible or where understandings of identities and agency as *relational* are undermined. Kayla’s story highlights the way in which interpersonal relations impact the cultural goal of economic self-reliance in participants’ everyday lives. For example, the limits to independence Kayla describes are not only material ones. One of the greatest perceived impediments to her self-reliance is a relational one: her parents. Reflecting on difficult financial times, Kayla reveals that it was:

‘... really depressing, completely depressing...feeling dependent is horrible. Because the times when I haven’t had money, and I’ve actually wanted something, my parents would supply the money for me. And I hated that. I know people would think ‘oh how selfish’ and you know, ‘ungracious’ and everything. But for them to be giving me money now just is pointless because I feel that they didn’t give me what I needed when I was younger, and that they’re trying to make up for it now. And like, if they’d given me what I needed when I was younger, I wouldn’t be in the position where I would need their help now. And so it really makes me mad.’

Bellah et al. found that the family strengthens the significance of self-reliance as the ‘cardinal virtue’ of modern individuals. That is, one of the primary tasks of individuals is to be ‘finding oneself’ through ‘autonomous self-reliance’ that involves separating oneself from family and the traditions of the past (Bellah et al. 1996: 163). Kayla takes seriously this sense of responsibility and the need to take care of herself:

‘And also because they [parents] have always helped me out in a tight jam, I’ve never taken responsibility. And, it’s a really important thing to have in this day and age. You know, to be responsible and be able to take care of yourself if things happen, instead of always ringing up mum and dad. And so I don’t like being in those positions.’

In addition, Wolfe (1989) notes that individualism and its relation to the economy is significantly associated with the functions of the modern family. Moral and economic autonomy is evident in many aspects of family life, including relationships between parents, children and grandchildren. He notes that far more than previously there is a greater melding of the moral code of the market with the intimate sphere of society (Wolfe 1989: 54-60). Kayla expresses her moral autonomy and self-reliance in terms of her ability to earn her own money and in turn be financially *and* relationally independent of her parents:

'I had to [go back to work]. I just had a few bills, I worked really hard at keeping my bills down. Which meant that [son] missed out on a lot of things. And you know it would've made me feel worse, so be so full of debt, because there's nothing I can do about it. So it's worked out so much better. Financially, it's a domino effect. Like financially I'm much better, emotionally I was feeling on top of the world because I could get all these things, we could do these things, and I didn't have to be reliant on my parents. And so I could spend less time with them, which is really good! And every time dad and I would have a coffee, he'd always shout [pay for the coffee]. And I'd try and shout like, 'no, I'll get it, I'll get it', and he'd be like 'no, no, no'. And that would make me feel like, poor? So I didn't like that either.'

Ultimately for Kayla, life is her 'own life' (Beck and Beck-Gernsheim 2001: 24). The 'problem' of her family's financial assistance reflects her feelings of failure to make ends meet – her *own ends* meet. Unlike Jessica, Kayla's family do not represent a welcomed support network or safety-net through which she and her son can live a better life. Nor does money serve to strengthen her kinship ties to her family. However, money does serve to *manage* ties of intimacy in Kayla's life (Zelizer 1994). Money represents an attempt at intimacy by her parents that she refuses to accept: in her mind, a form of 'guilt' money for a lost or damaged childhood. Ironically, it is this money that makes her feel all the more 'poor' for it's receiving; money that strips her of self-motivated decision-making and the goal of economic independence. To reclaim these qualities and take control of the relationship she has with her parents, Kayla must earn money her *own* way.

To return to the wider argument about money, a traditional view of money meanings proposes there is ‘one’ type of money, an ‘all-purpose money’, always fungible or interchangeable (Zelizer 1989: 343). Kayla’s struggle to redefine money as her own is a clear example of Zelizer’s claim that there is no single or unified money. Rather, there are multiple kinds of money, each qualitatively distinct and earmarked in multiple ways for multiple uses and imbued with meanings arising from their social and cultural context. In other words, argues Zelizer, ‘not all dollars are equal’ (Zelizer 1989: 347).

It is clear that in Kayla’s case, ‘not all dollars are equal’. If so, money received from her parents would be as useful and valued as money self-earned. The meanings Kayla ascribes to money are subjective: they are embedded in a cultural context where economic self-reliance is highly prized as well as a relational context where money handouts, from her parents in particular, are deeply resented. In this context, financial support from her parents is an unacceptable replacement for financial self-reliance, and invokes a defensive response:

‘...My dad’s idea of getting me a computer would be... well he wanted to get me a second hand government computer which only had notepad on it. And so I just went, no, I don’t want to do that. If I get one, I’m gonna get it brand new, I’m gonna get it with everything on there. Because I don’t want, your shit! [laughs]. I don’t want your second-hand stuff! I don’t want you thinking of me as being someone who needs second hand stuff. I don’t like that!’

Thus, money is not merely a tool of the market; and in subjective meanings nor are all dollars equal: this much is clear by Kayla’s determination toward economic self-reliance through earning her *own* money as a means to escape from her parents emotionally and historically weighted ‘guilt’ money.

3.4.5. Kayla and the cost of economic self-reliance: work, risk and future

Here, I return to the above statement that Kayla must earn money her *own* way. For Kayla, this reality has meant engaging in work that is, in her own estimation, risky and problematic. As Kayla relaxes into the interview, she explains that years ago, to

improve her financial situation, she worked as an escort. She recalls that experience as ‘one of the biggest mistakes’ she had ever made, and describes the self-destructive and depressive lifestyle that ensued. With support from her parents and encouragement from a mentor, Kayla left escort work and pursued university studies for a number of years. As the interview progressed it became clear that Kayla had recently ceased studies and again resumed work as an escort:

‘I hate being reliant on my parents, so, I’d you know, rather do...so many other things than rely on them. It’s ok, because I’ve gone back to work again, like escorting. And so, money’s not an issue to me now, and it’s good because I don’t ask my parents for help - well they offer it to me, and I just go ‘no’.’

Kayla shares how her studies had lost meaning for her, how the bills built up, how depressing being poor was, how she felt she had no avenues for ‘normal’ jobs like casual hospitality work, and of course how she hated being reliant on her parents. In weighing up these circumstances with her limited perceived choices and strong desire for self-reliance, Kayla chooses to return to escort work. Thus, the cost of economic self-reliance for Kayla is working in the sex industry, and the trade-off for working in the sex-trade is her financial independence. In making her choice, she knows from previous experience that a (health) risk to herself is involved. As noted earlier, Beck and Beck Gernsheim note that in a ‘self-culture’ a person’s life is essentially a ‘risk biography’ where everything in life must be decided upon without certainty or support (Beck and Beck-Gernsheim 2001:24, 42). At this juncture, Kayla makes a choice where risk is the trade-off for economic self-reliance.

There is a complex set of factors at work here in how Kayla defines what money means in her understanding of a ‘good life’. She doesn’t engage in escort work because it is a good economic ‘market’ decision - she admits that if she could, she would choose a ‘normal’ job. But nor does she choose to work in the sex industry because there are no other financial options available to her. Her parents continually offer her their financial support to provide things she needs for herself and son. In other words, simply *having* money is not what is important to Kayla – as if all money is the same. *Where* the money comes from, and *who* controls it constitutes the heart

of what money means to her. And in Kayla's case these issues are not only determined economically, they are also determined relationally. She refuses to accept 'guilt' money from her parents, and is satisfied only in generating income through her own efforts, to be controlled by herself, despite the cost to herself.

Although perhaps an extreme, Kayla's story is not isolated. Her story is echoed more systematically in Part II where I show how sources of income and a sense of control over income is an important aspect of money meanings amongst participants. For example, monetary self-reliance is a central feature of the dominant money narrative discussed in chapter six.

There is one more important dimension to Kayla's money meanings. Like Jessica, her economic self-reliance also enables another quality she prizes: a sense of future. Through her reflections on financial struggles Kayla highlights that:

'It's a horrible feeling to be struggling at you know, everything. And financially it's really hard because there's no light at the end of the tunnel.'

Without her own money, Kayla is describing a future that is hard to see, with little to light the way ahead. As we have seen, money to Kayla gives freedom, choice, independence, 'expansion' and is something that enables her to go beyond previous limits. Self-earned money metaphorically gives 'light' to Kayla's future; both for herself and her son.

3.4.6. Kayla: discussion

It is clear that Kayla presents the picture of a morally autonomous, self-reliant economic actor. As a cultural disposition the goal of self-reliance is expressed explicitly through Kayla's desire to earn her own money and take financial responsibility for herself and her son. However for Kayla, money embodies meanings at a number of other important levels. Money may mean self-reliance; but money is also a resource through which intimate relations such as family are negotiated and managed; and money is a source of many conflicting values and emotions. For example on the one hand money received from her parents makes her feel 'poor', invokes resentment towards her parents, social embarrassment and brings on depression. On the other hand, money self-earned gives her a sense of

independence, freedom, choice, a glimpse of a future and the ability to provide for herself and her son.

Not only this, Kayla makes a huge effort to maintain the distinction between worthwhile money and ‘guilt’ money: her return to the sex industry is an indication of this. As Zelizer notes, people

...care greatly about differentiating monies because payment systems are a powerful way in which they mark apart different social ties. Each of these ties has a different quality and each one therefore calls for different form and rituals of payment. (Zelizer 2007: 1063)

Most importantly, money is centrally implicated in Kayla’s sense of self-worth, and this sense of worth directly relates to where her money comes from. As has been shown, money received from her parents shifts her perceptions about its meaning. Such money represents dependence, obligation, and shackles to her past. These ‘guilt’ dollars are not remotely equal in meaning with self-earned money that represents self-reliance, freedom and a sense of future. For Kayla, money is not homogenous, objective, or a mere tool. Not all money is equal, and nor is it value-neutral (Zelizer 1989: 347). Money, depending on where it comes from and why, makes her *feel* certain ways, it is *valued* in particular ways, and it *reflects* relational and historic experience within its meanings.

Conclusion: Jessica, Hannah and Kayla

So far, this thesis has established that within sociology is a tradition, originating in the work of Georg Simmel, of thinking about money in market oriented terms: that money is no more than a ‘neutral veil’ that signifies exchange values in the ‘real economy’ (Ingham 2001: 307). Implicit to this assumption is that the ‘real’ economy has little to do with other, separate spheres such as the social and relational, or those ‘non-economic’ relations based on intimacy or sentiment (Zelizer 2007: 1059).

I have joined Zelizer’s (1989; 1994; 1998a; 1998b; 2000; 2007) critique of this traditional view through analysis of three participant case studies: Jessica, Hannah

and Kayla. All three stories illustrate just how interrelated the social and economic are in young adults money meanings. In fact, what money means to these women primarily requires understanding the relational dynamics negotiated with other family members, belief systems and friendship networks. It is in these analyses that the depth and complexity of money meanings are given a three-dimensional view. In this analysis I have also gone beyond addressing the domestic sphere (Baker and Jimerson 1992: 11-12) and investigated as yet rarely explored aspects of social and cultural life such as religion and the culture of economic self-reliance in relation to money meanings.

In Jessica's case it is shown that where intimate relationships take on specific meanings, such as the experience of gendered inequality in a marriage context, so also do money meanings. For Jessica, money means far more than her structural status would infer: financial hardship and constraint associated with poverty. It is within these pervasive economic constraints and against a history of relational abuse that Jessica's money meanings are shaped as source of agency, as a vehicle towards self-determination, and hope for a better future.

Hannah's story highlights the ways in which Christian cultural and relational networks can play a pivotal role in shifting the meaning of money in ways neither market driven nor economically 'rational'. Hannah's desire to connect more with women in her community and her conviction that money is to be used for God's purposes directs her decision to earn less money and give more away. It is therefore in negotiation with important relationships - God and her church community - through which Hannah defines what money means to her. Religious belief and practice in Hannah's life thus shapes money to become a means through which she demarcates deference to God and Christian community.

Finally, Kayla exemplifies that where money comes from, the value invested in that money source and who controls it, play a fundamental role in how she understands money in her life. For example, for Kayla not all money is the same. Money from her parents is not 'good', it is 'guilt' money and she refuses to accept it. As a result, economic self-reliance is prioritised, regardless of the cost to herself. It is through her kinship relations that Kayla significantly defines the meaning of money. At the

same time, by differentiating between money sources, Kayla is also able to manage those same family ties.

I return briefly here to the central thesis question: what meanings do young adults give to money in the context of their understanding of a ‘good life’? Jessica, Hannah and Kayla’s stories highlight that ‘monetary phenomena consist of and depend on social practices’ (Zelizer 2007: 1063). They also establish that money meanings amongst young adults do not draw only on the money meanings derived from the formal market economy. Rather, they show that young adults also negotiate money meanings within cultural, social and relational contexts that transform economic meanings into social and relational ones. As Beamish notes,

In the final analysis, the social and behavioural repertoires that underlie and animate the formal economy are no more or less social than are those that animate households and love affairs. Assuming otherwise is to confuse the shadow with the shadow maker. (Beamish 2007: 1007)

4. Chapter Four: Money and Morality

4.1. Introduction

I have argued so far that understanding the meanings young adults give to money in their perception of a ‘good life’ requires identifying the social and relational dynamics that underscore those meanings. This includes: how money meanings are shaped through family relations and the maintenance or management of intimacy; how money meanings embody religious dimensions of meaning through religious social and value systems; and also how money sources shape money meanings, in particular the importance of self-reliance to the subjective value given money.

This chapter builds on the multi-dimensional view of money presented so far by identifying yet another, related money dimension. Central to this is the claim that money meanings are morally oriented. The moral dimensions of money meanings have been given little attention in sociological literatures. However, the significance of moral dimensions of money meanings related to a ‘good life’ is clearly identified in participant’s stories.

In order to clarify how money meanings might be considered ‘moral’, it is necessary to engage with sociological literatures that explore the relationship between moral orientations and social and cultural forms. The following discussion locates the sociology of morality with the analysis of money meanings in this study. This includes outlining the current relationship between the sociology of morality and the sociology of money, a literature review of the sociology of morality and its relevance to the project, and what the sociology of morality can offer sociological literature in terms of new or alternative ways of engaging with the sociology of money.

4.2. A sociology of morality

Morality does feature as a topic of discussion in the sociology of money. For example, Simmel was at pains to describe the value-neutral character of money by arguing that one of the areas of life that money had no place at all was in deeply moral cases such as serious crime (Simmel 1991: 19). From a very different perspective, Zelizer (1998b: 1) suggests that people make moral distinctions between

different monies; for example the naming of particular money earned as an ‘honest dollar’ as opposed to ‘dirty money’. Likewise, Curruthers and Espeland (1998: 1389) argue that the circulation of money flows and the social meanings that accompany them can result in the moral tainting or purification of money, such as the way money is ‘coloured’ (or literally made dirty) when ‘laundered’. Comments such as Zelizer’s and Carruthers and Espeland are relatively recent to the sociological of money. But even these comments treat the moral value of money anecdotally; in cases tied to moral ‘labels’ (e.g. ‘dirty money’) applied to very specific types of money depending on the sources, uses and the social meanings applied to them.

Of the classical sociologists, Weber comes the closest to commenting on moral dimensions of money by arguing that money contributes to rationalisation processes through the legal-moral conscience given to wealth accumulation (Deflem 2003: 76-7). However, these claims were located within a far broader sociological explanation for changes occurring within modern society, notably in reference to the social process of ‘rationalisation’. As such, Weber’s work did not constitute a systematic analysis of the sociology of money with morality¹⁸.

Consequently, there is little precedent in sociology for the analyses of the moral dimensions of money meanings. In this thesis I will argue that money meanings are culturally value-laden with moral orientations. However unlike Zelizer and Curruthers and Espeland above, I argue that these meanings are case-specific but rather deeply embedded in and central to the broad range of meanings participants carry in relation to money.

The point of origin for thinking about the ‘moral’ dimension of money goes back to the central thesis question: ‘what makes a ‘good life’? Implicit to this question is a concern with *orientations* and the evaluative – or moral – stances taken by

¹⁸ However, it has been argued that Weber engaged in a systematic ‘quest’ for a moral order to embed his sociology within (Swatos and Kivisto 1991).

participants in their understanding of money. The remainder of this chapter outlines how evaluative orientations may be understood as ‘moral’ ones. As a sociological project, particular attention is paid to identifying the social sources of moral orientations. Consequently, the following section charts a path through some ‘morality’ literature – drawing in particular from the work of Emile Durkheim, Charles Taylor and Zygmunt Bauman – in order to identify how moral identity is constituted through social process.

First, Durkheim, Taylor and Bauman’s work will be located within a wider literature review of the sociology of morality - and why morality is necessary to study at all - before outlining how the ‘self’ may be conceptualised as ‘moral’. Following this is an outline of the historical and social sources of the moral self, as understood through the work of Taylor, and then Bauman. Third, a definition of morality will be outlined for the purposes of this study before locating it within the analytical context of the remainder of the thesis.

4.2.1. ‘Morality’ in sociology

For a field of sociological research with a great diversity and scope of ideas within it, there are two common assertions repeatedly made in the sociology of morality. The first is that the field itself is one of wide neglect. For example, Stivers (1994: 1) states that the disregard of the field is ‘one of the major weaknesses of academic sociology and a mysterious one at that’. Calhoun (1991: 231) similarly argues that the disciplinary avoidance of a moral discourse has ‘impoverished’ our understanding of contemporary individuals. Fein (1997: 7, 9) notes that the subject of morality has been treated as ‘unusual and off-putting’, and quite often given to simplification. Luhmann (1991) opens his article with the statement that in speaking of ‘morality’ he is entering a disciplinary realm usually undertaken by philosophers, not sociologists.

The second assertion is the emphasis on the central importance of the study of morality to sociological investigation. As Smith notes,

It is orientation to moral order, I have suggested, and not innate acquisitiveness or functional practicality that most powerfully moves and guides human action. And the substance of most of our most important

beliefs and moral orders come from the narrative in which our lives are embedded. (Smith 2003: 151)

The work of Emile Durkheim is the classical reference point of this link between moral order and human action. Durkheim infused his theories with the study of morality. For example, Lukes (1975: 419) notes that morality was the, 'centre and end of his [Durkheim's] work'. Durkheim (1972: 2) positioned his work as a response to what he saw as the extremes of moral philosophy on the one hand and holistic idealism on the other. He rejected the tendency of moral philosophers to fixate on the promise of the emergent individual in society as wholly departed from the moral bonds of traditional society. Durkheim also found the idealists to be extreme in their lament of the loss of traditional morality.

As a consequence, Durkheim called for a 'science of morality'. He argued that central to the modern collective is a moral continuity called the 'collective conscience'. As such he identifies the pre-modern, 'mechanical' mode of moral solidarity and the shift to its modern counterpart, an 'organic' moral solidarity found through high individuation and given cohesion through a 'morality of co-operation' (Durkheim 1972: 8). Giddens (1978: 21) noted that moral code for Durkheim is, 'grounded in the social conditions of existence'. In other words, morality is *social fact* - a claim that became the starting point and foundation for Durkheim's empirical (positivist and functionalist) sociology. For example, Durkheim stated that a science of moral opinion, '...provides us with the means to evaluate moral opinion and, where necessary, rectify it' (Lukes 1975: 425). In other words, that which deviates from the normative ideals of the modern (organic) form of moral solidarity constitutes a kind of pathology. Durkheim saw his role as a 'neutral' observer as identifying the normative moral individualism of modernity and pointing out deviations from it.

As Stivers (1994) points out, the moral foundation central to Durkheim's theory subsequently came to be over-shadowed by his successors' focus on the functionalist elements of his work. However, later in the 20th century a moderately renewed interest in morality as a social issue has resurfaced. Many argue, like Durkheim, that morality is central to a sociological understanding of contemporary individuals and society. For example, Giddens (1991) highlights that 'life-politics' is a late-modern

re-emergence of repressed moral responses to human dilemmas. Stivers (1994: viii) follows Kierkegaard's precedent and states that morality is the '...surest guide to the understanding of culture'. Alan Wolfe (1989) views moral agency as a socially constructed practice, in which moral 'episodes' (such as a personal tragedy) underlie negotiations between the individual agent and their cultural context. In a similar fashion, Fein (1997) claims morality to be central to social process, constantly shifting, complex, and requiring ongoing negotiation.

The significance of morality to social process is also emphasised by two contemporary writers central to this thesis. The first is Charles Taylor. Taylor (1989) identifies morality as pivotal to a central sociological question: why do people think, reason, and act the way they do? Taylor's interest is in historically mapping the ('tentative, hesitating and fuzzy') moral commitments that underlie modern self-identities. He argues that moral orientation is about process because humans are not static but constantly 'becoming'. His work traces the history of this 'becoming', providing a historical and philosophical context through which to understand the moral commitments of modern individuals (Taylor 1989: 46-52).

The second writer is Zygmunt Bauman, who also implicates morality as central to the study of social process (Bauman 1993). For Bauman, moral capacity is intimately tied to the subject and at the same time has *everything* to do with the social:

We are not moral thanks to society (we are only ethical or law-abiding thanks to it); we live in society, we are society, thanks to being moral.

(Bauman 1993: 61)

Bauman (1993; 2001a) traces the social processes of modernity and post-modernity (or 'liquid modernity' as he later coined the term)¹⁹ as a means to critique the way

¹⁹ The term 'post-modern' is not my preferred term for the present-day context, and nor is it (at this time of writing), the preferred term for any of the major theorists discussed in this thesis, e.g. Taylor or Giddens. However, at the time Bauman wrote the text I have drawn heavily from in this paper, he did

these processes have suppressed moral expression. He claims that the importance of understanding social process has everything to do with its impact on moral capacity. Alternatively put, the axle around which Bauman's sociology turns concerns the *moral* implications of (western) social environments.

Taylor and Bauman both deal with morality in terms of process, whether historical or social. The following section will include an exploration of these processes at the point where the authors themselves begin: in their insistence that the 'self' is moral.

4.2.2. The moral 'self'

Taylor and Bauman both claim that moral capacity is an indivisible attribute of the human condition. I begin by outlining the justification for their theories; first Taylor and then Bauman. It will then be shown how theories of the moral self signal a differentiation from Durkheim's 'moral fact.'

Taylor, Bauman and the moral self

Taylor's goal in *Sources of the Self* is to make explicit a moral ontology by mapping the 'moral world' as manifested in western views. His central argument is that for human beings, the nature of 'being' in the world is inextricably tied to moral subjectivity. That is, the notion of self or identity isn't *prior* to morality, but arises through the processes and embodying of moral stances (Calhoun 1991: 233).

Morality, suggests Taylor, is inextricably related to human identity:

To know who you are is to be oriented in moral space, a space in which questions arise about what is good or bad, what is worth doing and what not, what has meaning and importance for you and what is trivial and secondary.

(Taylor 1989: 28)

use the term 'post-modern' (although later Bauman coins the term 'liquid modernity' (2000), thus perhaps not entirely satisfied with the term either) Given the multiplicity of terms used to describe the contemporary context, I have settled on using the term 'post-modern' for the sake of clarity and ease.

Taylor (Taylor 1989: 27) claims that all humans think and act within such a ‘moral space’, or ‘horizons of significance’.²⁰ Moral spaces make possible definitions of what constitutes ‘goods’ That is, individuals make qualitative distinctions about what they feel are better or worse, higher or lower, good or bad, ways to live and be in the world. Qualitative distinctions also orient individuals toward that which is important or trivial, meaningful and significant, or secondary and inconsequential²¹.. The type of distinctions individuals make include ‘lifegoods’ which refer to the modes and lifestyles viewed to be more worthy, valuable, or superior in some way (Taylor 1989: 92). For example, some of the ‘lifegoods’ already identified in Part I include Kayla’s determination for financial self-reliance, or Hannah’s preference for the values of her religious community and beliefs over career advancement.

Taylor (1989: 46-52) also claims that moral orientations involve process: because individuals are not static but ‘becoming’ beings, the question of ‘who’ we as individuals also involves the question of ‘where are we going?’ For example, an individual can orient herself in physical space and know where she is going through her familiarity with landscapes and landmarks. Similarly, individuals also orient their ‘self’ story in moral space in relation to what they view as ‘good’ and how they direct their lives towards it, to fulfil it. For example, Kayla orients herself strongly towards goals of employment and self-generated income, and her inability to fulfil these goals at times deeply affects her sense of self-identity. As Taylor notes (1989: 52), the temporality and process inherent in these kinds of orientations is also akin to understanding ‘self’ in terms of story or narrative. Chapters six, eight and ten of this

²⁰ Taylor’s use of the term ‘horizon of significance’ is drawn from Gadamer (1975)

²¹ Taylor is not alone in arguing this. More recently, Smith (2003) has written about the centrality of moral orientations to human identity. Similarly to Taylor, he writes: ‘*Both preferences and values involve reference to discriminations between worthy and unworthy, good and bad, right and wrong, truth and falsehood, and so on. They are socially normative and evaluative dispositions.*’ (Smith 2003: 18).

thesis outline four such narratives, central to which are orientations towards what is ‘good’ in life and how participants direct their lives towards it.

At this point, the question might be posed that even if we *are* oriented in moral space, why should individuals bother articulating ‘goods’? In response, Taylor takes the basic stance that for ordinary people, in their practical consciousness, identity *matters*. Calhoun summarises Taylor’s response:

It is because we “ask why”, because we engage in self-interpretation, that we are forced to think about hypergoods... We cannot have an identity without having an orientation in moral space. (Calhoun 1991: 236)

Taylor is confident that the articulation of goods and their moral sources empowers individuals to act through the clarity borne of a sense of direction. This doesn’t mean goods don’t exist in uneasy tensions, or outright conflict with each other. However, Taylor argues that in their articulation, ‘the secret of their strength is their capacity to confer meaning and substance on people’s lives’, for example through enlivening culture, dignifying human life, spiritual enlightenment, or revolution (Taylor 1989: 97).

If morality for Taylor is inextricably linked to being human, for Zygmunt Bauman morality is innate to human nature:

...being moral is perhaps the constitutive attribute of humanity, a feature that makes the human condition unique and sets it apart from any other modes of ‘being-in-the-world’ (Bauman and Tester 2001b: 43)

For Bauman (1993), moral capacity lies in the ability of the individual to make the moral choice to take responsibility *for* the Other²². Moral responsibility necessitates

²² Bauman draws the concept of the Other and the ‘face to face’ encounter from Emmanuel Levinas, (e.g. *Totality and Infinity*, 1969, Duquesne University Press)

‘proximity’ through breaking down any distance between self and the Other created by social expectations such as reciprocity or contractual obligation. ‘Proximity’ occurs by loving the Other *regardless*. It is within this ‘moral party of two’ that morality begins, in the ‘face to face’ encounter. It is also at this point that the impulses to flee such responsibility are the most urgent. Contained within the same impulse to serve is the impulse toward cruelty or immorality. Therefore, claims Bauman (1993: 11), co-joined with responsibility *for* the Other is its aporetic hallmark of ambivalence and uncertainty. This is because the only arbiter and interpreter of radical responsibility (from which there is no relief) is the self engaged in ongoing moral ‘anxiety’ about the ‘rightness’ of action.

4.2.3. Moral ‘self’ or social fact?

Consequently for both Bauman and Taylor, morality is central to their description of being human. By virtue of the fact that humans ask questions about and grapple with issues of what is right or wrong or good or bad, they are ‘moral’. This description of the moral individual does differ from Durkheim’s ‘moral fact’. For Durkheim (1972), ‘society’ is the overarching consciousness from which normatively understood moral authority is derived. Accordingly, because morality is a social ‘fact’, morality is understood as a *product* of the social. In other words for Durkheim, moral cohesion – through individuation, or ‘organic’ solidarity - is a ‘function’ of the social. The normative moral standard of individualism is thus considered ideal (for the best function of society) and any alternative moral beliefs are viewed as pathological. Consequently, Durkheim’s perception of morality as a functional ‘product’ of the social differs from Bauman and Taylor’s conceptualisation of the intrinsically moral individual.

Consequently, the first point to make about the sociology of morality for the purpose of this thesis is that moral orientations are theorised in a number of ways. On the one hand, morality can be understood as both a function of needs arising from human sociality (or a ‘social morality’), as in Durkheim’s understanding. On the other hand, morality is also theorised as central to the ‘self’, and as Bauman has noted, even possible outside sociality. Findings in the following chapters raise the central question about how these different understandings of morality apply to one another.

As such, the relationship between Durkheim's form of social morality and the moral self will be discussed more extensively in the thesis discussion (chapter eleven).

Differences aside, Durkheim nevertheless insisted that if morality is social in any way, then sociology should be concerned with understanding *process*. Taylor and Bauman also similarly contend that the moral subject is implicated in historical and social *process*. The following section will outline their theories in contrast to alternative claims that suggest morality is predominantly an individual phenomenon.

4.2.4. Historical and social processes of the moral self

It is suggested by some theorists that morality in contemporary society can only be understood in the context of individual agency. For example, Alasdair MacIntyre (1981: 35-66) claims that morality has been reduced to an individualised phenomenon. He argues that moral judgement has lost evaluative meaning, or meaning beyond itself. This, he notes, is because the traditional values that morality was once embedded in no longer find a home in the rationalist principles that have come to dominate social life. According to MacIntyre, the 'moral self' is therefore a sovereign agent with no orienting frameworks or shared basis for rationale. Any language surrounding moral judgement is but a 'linguistic survival from the practices of classical theism' (MacIntyre 1981: 57). The continued use of the language of moral judgement without the theistic context in which they originally made sense means that a great chasm exists between such uses of the term 'morality' and their meanings. For MacIntyre, the ideal society would be one in which the virtues (drawn from Homeric / Aristotelian philosophy) were oriented around practice, narrative order, and a moral tradition.²³ Accordingly, MacIntyre explains moral meaning in modernity as reduced to the sphere of individual moral choice.

²³ While MacIntyre contends that when it comes to morality, modern society has left the individual as sovereign agent with few meaningful orienting anchors, his 'ideal' society would be a return to a society tied to social principles and ends oriented around an Aristotelian notion similar to the *polis*.

Both Taylor and Bauman take a different perspective to morality than MacIntyre. Both argue that historical and social processes are a key to understanding the contemporary phenomenon of morality. Taylor, for example, argues that understanding the social history of moral change is integral to conceptualising morality. Bauman argues that what *makes* humans into individuals is *society*, and consequently the notion of ‘individual’ is not some natural, innate feature of being²⁴. The following is an exploration of Taylor’s ideas, and through them a return to critique MacIntyre’s account of morality. Subsequent to this I outline Bauman’s theory, which offers a concrete link into sociological processes in shifting social formations through modernity and post-modernity.

Taylor’s historical sources

The heart of Taylor’s account lies in his historical exploration of the moral self, in which he signposts the continuity and adaptation of moral sources as they weave through shifting understandings of the self over time. His historical account rests on a view of the *nature* of changing thought in the way transitions in moral sources and self-identities occur. Taylor suggests that historically people do not reject one moral framework (such as theism) for another (like scientific rationality) simply because the former is proven incorrect. Taylor’s ‘best account’ principle can help to explain this idea. The ‘best account principle’ is that the human world involves descriptions and explanations that *best account* for the meanings that thought and actions embody, including ‘hypergoods’. On this basis, Taylor suggests that shifts in moral sources

That is, embedded in teleological notions of goals directed toward (collective) human ends, morality would flourish through virtues established in practice, through a narrative order, and a moral tradition (1981: 170-4.). In other words, although MacIntyre conceptualises modernity as morally atomised (and even individual morality as having little meaning in relation to others), his ‘solution’ is a far more Durkheimian model of morality embedded in social cohesion through a shared project.

²⁴ In fact, Bauman (1993) states that the term ‘morality’ itself is a specifically modern one, because the distinction between moralities has only in the modern era become a distinct sphere of thought, action and sentiment, alongside the notion of ‘individual’ entities, capable of making evaluative *self* choice.

(or hypergoods) are grounded within the existing intuitions and moral experience available (by best account) to individuals at the time. In other words, people are only convinced to shift from one moral source to another if what is already morally available to them is superseded by a higher moral awareness or consciousness. Taylor (1989: 72) names this shift an ‘epistemic gain’.

To clarify this idea, Taylor suggests that conflict exists within any moral experience or recognition of ‘goods’. By their very nature, ‘goods’ frequently and inherently embody dilemmas, such as being in conflict with other ‘goods’. A ‘good’ such as ‘universal human rights’ for example, holds internal dilemmas not least because its ideal continually remains unrealized. It may also conflict with other social ‘goods’ such as those embodied in the individual pursuit of happiness. Taylor reasons that these dilemmas form a motivation for moral transitions because only in seeking their resolution are new moral sources named. In other words, the criteria for the invocation of new ‘goods’ (or the elevation of existing ones to a higher status) is the perceived epistemological gain or superior experience thought to be achievable through them (Taylor 1989: 62-75).

Historically, Taylor suggests that these moral re-articulations (or epistemic gains) have taken diverse paths. His account highlights the major shifts as: the development of the *Inward Turn*, the *Affirmation of the Ordinary*, and *The Voice of Nature*. Following is a brief outline of crucial elements within each historical transition.

Taylor (1989: 111) acknowledges that the notion of ‘individual’ that is taken for granted today was by no means available to 16th and 17th century societies. However, moral transitions toward ‘inwardness’ at the time now underlie the modern self as commonly understood today. In the context of a largely theistic order/cosmos, Taylor traces transitions in thinking through major philosophies of the time: Plato’s self mastery, Augustine’s radical reflexivity, Descartes’ disengaged reason, Locke’s punctual self, and others. From them, some fundamental shifts in self-understanding took place. First is an incremental disconnection from the wider, cosmic and meaningful order, with individual paradigm direction set subjectively, from within. Coupled with growing notions of disengaged reason, self reflexivity, self exploration and self-control were increasingly endorsed through a growing value placed upon

self-responsible independence and human dignity. Another inward turn took place through a recognition and privileging of the *particular*. Subjective identities, often in uneasy tension with disengaged reason, thus formed another facet of the modern 'self'. Yet another inward turn involves the ethic of personal commitment driven by Reformational Puritanism, shifting the basis of consensus from communal to contractual relations. This ethic radicalised the first two aspects and extended their reach further into shifting spiritual thinking and forming secularisms (Taylor 1989: 111-198).

Taylor (1989: 211-33) describes the other two major shifts similarly: as incremental moral transitions in thinking through the increasing valuing and privileging of some ideas and behaviours over others. In the second shift (the 'affirmation of the ordinary'), the destabilisation of 'higher' activities as constituted through traditional hierarchies resulted in a turn to the 'ordinary'. The restoration of the 'everyday' was incrementally given higher moral ground, as it was seen as part of God's redeeming plan for creation. Taylor's work is here reminiscent of Max Weber's *Protestant Ethic* (Weber 1930)²⁵. For example, Taylor highlights the Protestant sense of calling

²⁵ As an important aside, further to an outline of the protestant reformation as a process important to historical modernity, Taylor and Weber's work share another likeness. As another of sociology's classical trilogy, Weber did not omit morality in his social theory. Unlike Durkheim, who located morality in *social fact*, Weber located the sources of social change in moral *ideas*. In this respect, Taylor similarly is drawing primarily on shifting philosophical ideas as underlying the sources of morality throughout modernity. Weber shows that the moral sources drawn upon today (e.g. capitalism and economic rationalism) are not necessarily born of the *rejection* of moral belief (e.g. religion), rather in some cases *because* of their shifting manifestations. Social processes (or Durkheim's 'facts') can tell us *what* social forms have shifted, however Weber's ideas can embody the 'why', or the motive for that shift. In this sense, Weber's preceding theory strengthens Taylor's claim that moral sources shift because they represent an 'epistemic gain' or 'error-reducing move'. The primary difference between Weber and Taylor at this juncture is that while Taylor's focus is on historic shifts in moral thinking, Weber's account of shifting moral ideas is accounted for through reference to *social* outcomes rather than philosophical ones, for example, rationalist conduct and capitalism.

and refusal to demarcate sacred from secular because all of life came to be understood as belonging to God. The Protestant ethic was encapsulated in commitment to rationalised, disciplined work and devoted family life.

The third major theme draws directly on the previous two. The ‘inward turn’ and the ‘affirmation of the ordinary’ life had shifted notions of the ‘good’ and opened up traditional theistic moral sources to increasing critique. Taylor asserts of this transition,

The crucial change is that people no longer felt that the spiritual dimension of their lives was incomprehensible if one supposed there was no God.

(Taylor 1989: 310)

According to Taylor, redefining moral sources minus the inclusion of God took two broad directions, defined in terms of the ‘radical enlightenment’ and ‘romanticism’ (Taylor 1989: 315-9). The primary form taken by ‘radical enlightenment’ thinkers was the utilitarian step of elevating the pursuit of pleasure over pain as the central goal of humanity. Rejecting the theistic or providential constitutive moral source, utilitarians nevertheless remained committed to the ‘lifegoods’ they espoused such as individual freedom, affirmation of the ordinary and universal (and objective) benevolence. To utilitarians, human nature represented a neutral domain – neither inherently good nor bad – to be moulded and shaped toward (or against) human happiness through unshackled reason (Taylor 1989: 321-3).

Taylor notes that reason was also understood through alternative moral sources, the main form being ‘romanticism’ (Taylor 1989: 355-367). Romanticism was founded in Rousseau’s concept of the natural inner voice as the source of good and representing harmony, virtue and freedom. This notion of ‘inner nature’ as the ultimate source of ‘good’ flowered in Romanticism and increasingly without overarching ideas of cosmic or interlocking natural order. Rather than disengaging from self, romanticists longed for *connection* with the impulse of nature through recovering sentiment, sensuality, articulation, and means to express that nature. Access to a moral stance in Romanticism is therefore understood to be gained through the inner voice of the individual and the wholeness and originality springing from it - a predominant

example of this was found through art. Taylor (1989: 36-7) also notes that in many cases, nature is also closely linked with reason.

Taylor emphasises that historical watershed transformations identified in these three major transitions have brought about changes that still underlie our western sense of moral orientation. These include the notion that humans deserve dignity, justice and universal benevolence, as well as the continuing affirmation of the 'ordinary' life. These transformations broadly have their source in any one of these roots: in Judeo-Christian charity; various enlightenment notions of the equal, rational and civilized individual as free to benefit mankind; or the Romanticist notion of sympathy flowing from an undistorted natural desire to assist humankind and provide justice. Some of these 'goods' will be later identified in the accounts of participants central to this study.

Taylor's outline so far gives adequate context to support further consideration of MacIntyre's thesis of the virtues. Through Taylor's historical outline it is possible to argue that MacIntyre's account is limited because morality is defined in static terms. Morality has no meaning, argues MacIntyre, because the 'context' (read theistic, Aristotelian, or in any case teleological context) is absent. That is, there is no moral 'context' in contemporary society, or 'ends' around which to practice virtue (MacIntyre 1981: 35-66). Contrastingly, Taylor claims that the content of morality shifts over time and is therefore historically situated. Morality is not static, but ephemeral and in constant shuffle. Taylor's notion of 'epistemic gain' demonstrates that moral sources not only shift, but that the justifications for their transition are themselves morally motivated.

This motivation includes reducing conflicts experienced within particular moral stances by moving towards a so-called 'better' (or error-reducing) morality. Therefore to insist that the 'best' version of moral virtues is located in one particular historic time or place, as MacIntyre does, is to dismiss these shifting sources of morality. Moreover dismissing them precludes insight into the moral forms that *do* manifest (albeit in vastly different ways than centuries ago) in contemporary society. MacIntyre is therefore unable to account for the meaning that *is* given particular moral stances by individuals today, or the possible social processes that underlie

those choices. For example, In Part II of this thesis, I identify the specifically moral dimensions of money meanings amongst participants in this study. They may not be identified in terms of moral virtues MacIntyre idealises, nevertheless they constitute moral orientations – or a disposition towards what is ‘good’ – that is shared in this contemporary culture.

I have outlined a sketch of Taylor’s morally oriented, historically situated, and specifically modern, self. However, while Taylor’s outline of a historical articulation is significant to this project, his moral sources of the self are outlined primarily through philosophical ideas.²⁶ What a sociological project emphasises is the central fact that the ‘self’ is of course also *social*. The ‘self’ is constructed in social space, and constitutive of social relations. I return to the work of Zygmunt Bauman to assist in developing a clearer understanding of these social relations.

Bauman’s social ethics

Bauman contends that central to individual moral choices are *social processes*. It is social process that lends some choice alternatives greater legitimacy over others. Bauman names these social processes as ‘ethical’ ones. In other words, social order and culture are ethical in that they situate moral choices in relation to them. For Bauman therefore, sociology is the study of the ways in which (social) ethical rules are made, endured, and maintained, and the ways in which humans interact with choices guided by such ethics (Bauman 1993: 44-5).²⁷

²⁶ In general terms, philosophy (including moral philosophy, for example see Vajda (1999) and Baier (1997)) conceptualises morality in terms of internal, rather than social, mechanisms. A similar argument is mounted of ‘moral psychology’. Work such as Kohlberg (1975), Hoffman (1980) and Shelton and McAdams (1990) have concerned themselves with developmental measures for ascertaining moral awareness. The latter, for example, locates ‘morality’ as an empathetic response to other’s needs, and gives little indication of the historical, social or contextual phenomenon of morality.

²⁷ Bauman’s work builds on the ethical philosophy of Emmanuel Levinas (1991).

In *Post-Modern Ethics* Bauman (1993) describes the ethic of post-modernity as primarily articulated through the social processes contained within the modern project and the reasons why they failed. For that reason, the following is an outline of the modern 'project' according to Bauman, followed up with the concluding comments Bauman makes in relation to the 'experiential context' of post-modernity.

Modernity, states Bauman, has been built upon the premise of 'mistrust' (Bauman 1993: 67). Modern emancipation of 'self' from natural (or divine) order did not translate to a freedom from all external constraints. The new-found freedom from an overarching 'natural' order was interpreted into widespread mistrust of natural impulse (previously Bauman's argument noted that such 'impulse' is primarily the individual's *moral* impulse). For example: emotions had no place in principled reasoning (e.g. Kant); all criteria for morality shifted strongly toward proceduralism and the displacement of morality to the rational decision-maker; 'doing good' was replaced with 'discipline'; and 'freedom' came to be equated with choice to abide by the rules. For these reasons, claims Bauman, what begins in scepticism of autonomous moral capacity results in a modern social ethic that denies the self any agency in moral judgement (Bauman 1993: 65-9).

Further to being mistrusted in modernity, moral capacity is also undermined by modern social processes. Society, argues Bauman, may be defined as the addition of the 'third' (the 'judge' or 'umpire') to the 'moral party of two'. The moral party of two is the sphere in which responsibility *for* the Other can take place, through face to face relations. 'Society' is the realm of social order - those individuals, categories, contractual obligations and accountabilities that enter as the third party to arbitrate between the moral party of two (Bauman 1993: 110). Central to Bauman's description of modern forms of society are the elements that constitute the social, for example 'socialisation' and 'sociality' (Bauman 1993: 116-37) or 'cognitive' or 'aesthetic' spaces (Bauman 1993: 145-8). Bauman explains the ways in which each of these forms of the social diminish moral space, for example: through structured (e.g. bureaucratic) social controls; through the 'facelessness' of the Other in the crowd where moral capacity (or taking responsibility for the Other) is diminished; through the anonymity of strangers and the indifference (or 'mismatching') afforded

them; or conversely, the stranger as an object of amusement or a 'spectacle' remaining faceless and morally distant.

Bauman argues that morality can only be enacted in *proximity*. However, in modernity the sheer distances and scale of human action rendered proximity (and thus moral responsibility) largely absent from the equation. Bauman (1993: 217-22) speculates how moral responsibility can be pursued in such a bleak moral climate, declaring that the forecast doesn't look promising. On the one hand, he argues, a post-modern ethic can present an opportunity to rethink our responsibility to the Other through proclaiming the morbidity of the modern project. On the other hand, post-modernity brings its own morbid message. That is, alleges Bauman, human beings now know that freedom cannot come through ethical code and that moral dilemmas will continue to be faced, probably without any clear solutions (Bauman 1993: 31).

Bauman continues by sketching some characteristics of post-modern social processes. He argues that like any social ethics post-modernity can highlight with clarity the mistakes and the wrongdoings of its predecessors. However, he continues, post-modernity will simultaneously usher in the new wrongs of tomorrow and plant the seeds of its own downfall. In post-modernity, globalisation has diminished the sovereignty of the nation-state, mass mobilisation is no longer required or pursued, people are content with their 'private futures' (no more 'salvation by society' please), and any 'management' is strictly confined to state administration. Bauman (1993: 138-40) calls this the post-modern 'divorce' between state-politics and the moral substance of the people. In other words, the concrete 'structure' (or socialisation) of modernity is broken down in the face of a world economy and forced from nationalistic strategies into parochial, locally-based politics. Dominant social forms shift to become directly implicated in identity-building, now an individual task rather

than state role and primarily characterised in the 'neo-tribe' (Bauman 1993: 233-35).²⁸

Further to the shifting emphasis on 'social' spaces, Bauman sketches metaphors of the post-modern 'type' of person as the 'vagabond' and 'tourist' (Bauman 1993: 240-45). The 'vagabond' is always moving, disillusioned with the present, given to the temporary, and happy to dismantle. The tourist is constantly moving *through* space, and not affected by the orders, meanings or faces within these spaces. Experience for the 'tourist' is paid for and owned as a matter of 'right'. All satisfaction is found within the aesthetic space of experiential pleasure. Again, the moral proximity of 'face-to-face' and the responsibility *for* the Other are pushed out of post-modern spacings. The 'tourist', states Bauman 'is bad news for morality' (Bauman 1993: 242).

Bauman argues that the 'vagabond' and 'tourist' are not just peripheral figures in post-modernity. Rather, they are setting the normative standard by which life, happiness and pleasure are measured. Transient lifestyles go hand in hand with the minimization of politics around single issues such as 'human rights' (to be left alone), the dismantling of the welfare state replaced by merit-based systems, and the consequent freeing of politics and particularly economy from moral responsibility. In post-modernity, people require money before they can act as the 'good Samaritan'. Moral capacity is increasingly pushed towards an economic balancing of the books. The fulfilled customer is the social ideal and social space is consumer space, the new 'aesthetic' space for playing. Again, insists Bauman, there doesn't seem to be any room left for moral responsibility in post-modernity (Bauman 1993: 244-5).

²⁸ A term borrowed from Maffesoli, M. (1996). *The Time of the Tribes: The Decline of Individualism in Mass Society*. London: Sage Publishers.

Summary of themes

The work of Durkheim, Taylor and Bauman assist in the formation of a sociology of morality for the purposes of this thesis. To clarify the central points about morality made from their work, the following is a simple re-statement of important elements identified in the literature so far.

Durkheim's model of morality is a 'morality of co-operation' (Durkheim 1972: 8), where morality is understood as a product of the 'social'. Social solidarity is formed through shared moral orientations, and are described as a 'function' of bringing about social cohesion. From a Durkheimian view, social morality is a normative moral standard and ideal for the best function of society.

According to both Taylor and Bauman, humans are intrinsically moral beings. For Taylor, the moral 'self' is also historically situated. It is therefore impossible to understand moral orientations in modernity without sketching the history of their shifting sources. Shifts in moral sources occur because the transition represents an 'epistemic gain', or the attempted resolution of a conflict inherent to the previous moral source.

While Taylor's work provides a necessary framework for thinking about the enduring nature of morality through historical transitions, Bauman's work is important because he also locates how these moral processes must be conceived as *social* ones. Bauman argues that the social processes of modernity and post-modernity shape and constrain individual capacity to engage in moral responsibility *for* the Other. Through modern forms of the 'social' (e.g. socialisation, sociality, or cognitive or aesthetic spaces) and technology, individual moral capacity is diminished and distorted. As a social process, post-modernity is an acknowledgment of the destruction of moral capacity embodied in modernity. Nevertheless, Bauman emphasises that the consequent shifts in social forms specific to post-modernity (e.g. the 'tourist' or 'vagabond') carry both the potential to disregard any moral responsibility for the Other, and their own seeds of self-destruction. Consequently, contradiction, conflict, and ambiguity are inextricable from individual moral capacity.

4.3. Mapping morality

It is these ideas about what constitutes ‘morality’ that I explore further in this thesis. Drawing from Durkheim, Taylor and Bauman’s work, there are two important dimensions I take as a benchmark for thinking about morality. The first is the ‘form’ of morality, and the second is its ‘content’.

The *form* of morality - its’ shape or character - is understood from the perspective of social and historical process as shifting, ephemeral and constantly open to negotiation. Alternatively put, morality is not static, or defined within a particular historical period to be applied as a fixed meaning henceforth. In this sense, understanding the *form* of morality as ‘process’ can lend clarity to its descriptive definition. If constantly shifting, morality cannot be defined as a fixed value, such as ‘charity’ or ‘generosity’ but rather must accommodate its ephemeral nature.²⁹

The *content* of morality is also important, and it follows on from a version of Durkheim’s view of social morality *and* Taylor and Bauman’s claim that to be human is to be moral. That is, morality is socially constituted, but also arises because human beings continually grapple with questions and behaviour oriented towards what is right, good, evil, inconsequential, and of serious importance. Accordingly ‘morality’ is understood as the capacity of humans to evaluate and judge between distinctions; including what is ‘good’ as opposed to ‘bad’, ‘right’ as opposed to ‘wrong’ or even ‘appropriate’ in relation to ‘inappropriate’. As such, the ‘content’ of morality thus flags both the social nature of morality *and* the capacity of individuals to make moral judgements in the context of social structures.

On the one hand, therefore, from the literature it appears that ‘morality’ is in form a process that is constantly shifting in time and space, and in content inextricably tied

²⁹ Bauman has an alternative starting point here: he understands morality as coming ‘before’ the social; and his definition of morality (drawn from Levinas) is ‘responsibility *for* the Other’ - thus unchanging over time. It is not the case that I disagree with Bauman, however this argument requires more exploration that I attend to in the thesis discussion (chapter eleven).

to human beings who are by their very nature engaged in ongoing moral orientation. Changing orientations of the moral ‘self’ are also *social* and *historical* because moral self-understandings are inextricable from the specific social-structural and temporal contexts within which they appear. On the other hand, as will be shown later through the data findings in this thesis, the relationship between the *social* nature of morality, *individual* moral capacity and the way they are studied sociologically highlights a complexity about morality that is not so easily defined in practice.

4.3.1. Morality and ‘habitus’

Identifying moral dimensions of money meanings also provides the foundation for an analytical shift. Moving beyond the case studies of the previous chapter, I analyse, in Part II, the shared money meanings and everyday practices across three participant categories: middle-income, low-income and downshifters. The concept of ‘habitus’ in the work of Pierre Bourdieu clarifies the analytical shift between Part I and II, and I will briefly outline why. According to Bourdieu, ‘habitus’ is:

...embodied history, internalized as a second nature and so forgotten as history... the active presence of the whole past of which it is the product.

(Bourdieu 1990: 53)

In other words, a person’s everyday practices are constituted through ‘habitus’, which is the totality of their history of learning and experience embodied as a ‘system of dispositions’. These dispositions are not consciously understood as rational principles for action, but rather are legitimated in terms of ‘common sense’ practices, self-evident and appearing reasonable. Bourdieu notes that habitus is lived predominately in reference to earlier (childhood, domestic, familial) experiences, forming ‘schemes of perception, thought and action’ which legitimates the appropriateness of practices through time. He argues these schemes are more reliable than any formal social rules or norms (Bourdieu 1990: 53).

‘Habitus’ may be embodied by individuals, but according to Bourdieu also refers to common dispositions amongst groups of people. Bourdieu refers to habitus as providing,

...consensus on the meaning of practices and the world, in other words the harmonization of the agents' experiences and the constant reinforcement each of them receives from expression – individual or collective (in festivals, for example), improvised or programmed (commonplaces, sayings) – of similar or identical experiences. (Bourdieu 1990: 58)

Individual habitus is thus defined in the uniqueness of individuals' social trajectories, contained in time-ordered influences and conditions, none of which can be reduced to any other. At the same time, individuals 'choices' systematically (and unconsciously) favour other individuals, places or events that will protect the habitus from challenge and crisis, and provide constant or static dispositions. As such, the group habitus is defined as the individual habitus united in relationship with other members of the same group, a relationship of diversity within homogeneity. The group habitus reflects common dispositions amongst all its members, found in the likelihood of all being exposed to conditions or convergent experiences most persistent or common for members of the group. Thus, while no two individuals have exactly the same experiences, members of the same group habitus experience common histories and thus share preconditions for convergent dispositions through which their meanings and practices are co-ordinated and shared (Bourdieu 1990: 59-61).

Bourdieu conceptualises the way culture is embodied individually *and* collectively. Part I of this thesis identifies some examples of individual habitus, specifically in reference to the diversity of understandings about the place of money in a 'good life'. That is, it exposes the uniqueness of individual participant's social trajectories: those singular, time-ordered cultural influences such as family relations, religious beliefs, work experiences and expectations of self-reliance, none of which can be reduced to any other.

However, what Bourdieu makes clear is that individual choices never merely signify subjective dispositions alone. Individual habitus is always in part reflective of group habitus: and this will be the analytic focus of Part II. Part II will address questions such as: what are the common money dispositions and convergent money experiences found amongst participants in this study? In what ways are their money meanings

and practices co-ordinated and shared? In other words, Part II will focus on money meanings that draw on the ‘harmonisation of agent’s experiences’ (Bourdieu 1990: 58). In particular, the three participant categories (middle- income, low-income and downshifters) provide frameworks for analysing similar and dissimilar dispositions and themes occurring in money meanings. Some of these themes are new, and some have already been outlined in Part I but will be analysed in greater depth in the following analysis. Themes include: analysis of participants’ predominant orientations towards money; participant understandings of private vs. public monies; the relationship of money meanings to self-reliance; and temporal themes related to money meanings, such as the future.

To this end, ‘habitus’ also describes, in part, the process of moral orientations as described above (although Bourdieu does not use this phrase). The processes described by Durkheim, Taylor and Bauman as ‘moral’, and Bourdieu’s ‘habitus’ have key similarities: they are understood as historically and temporally located; as ephemeral and open to shifting meanings; as socially/culturally sourced although individually embodied; and that central to being human is the embodiment of ‘dispositions’ (Bourdieu) or ‘orientations’ (Taylor) towards particular meanings or legitimisation of practices.

Of course, Bourdieu’s concept of ‘habitus’ is far broader than the ‘moral orientations’ focussed on in this thesis. Bourdieu defines the social arena of ‘habitus’ in terms of ‘fields’, and, as Jenkins (1992) clarifies, these can relate to a broad reach of social structures or ‘logics’, including:

...cultural goods (life-style), housing, intellectual distinction (education), employment, land, power (politics), social class, prestige or whatever.

(Jenkins 1992: 84)

This relates directly to the remainder of this thesis. While not a sociological study of money in terms of the ‘economy’ or ‘money’ as a ‘field’ in Bourdieu’s sense; the study of money here relates to the ‘durable dispositions’ of participants towards the meanings they ascribe to money (in their conception of a ‘good life’). More specifically, it is the purpose of the following analysis to identify the ‘moral orientations’ present in participants ‘dispositions’ towards money meanings. For

example, the ways in which people describe money in relation to a ‘good life’ highlights how people’s orientation towards money (in terms of goals, desires, responsibilities etc.) bring to light the moral categories and boundaries that in turn define their identities and help negotiate their place in social life. Shared orientations to money highlight moral meanings and moral boundaries around what are ‘good’ and ‘appropriate’ ways to think about or live with money, or what are ‘inappropriate’ or less-than-ideal modes of existence in relation to money. These moral boundaries identify what perceived ways we ‘should’ or ‘shouldn’t’ live, and why this ought to be the case or not. They form part of (in Bourdieu’s sense) ‘dispositions’ or consensus around ‘meanings of practice’ (Bourdieu 1990: 53).

These moral orientations are also culturally, socially and relationally generated. That is, moral orientations are invested with social and cultural meanings. Ostrow (2000: 305), following from Bourdieu’s work, suggests that culture is more than just the ‘standards, norms, or rules’ behaviourally enacted and ‘internalised’ through values. Rather, they constitute experiences that are habitually given meaning through ‘historically developed interactions between people and their physical environment’ (Ostrow 2000: 305). And these interactions, notes Smith, are deeply moral:

Human persons nearly universally live in social worlds that are thickly webbed with moral assumptions, beliefs, commitments, and obligations. The relational ties that hold human lives together, the conversations that occupy people’s mental lives, the routines and intentions that shape their actions, the institutions within which they live and work, the emotions they feel every day – all of these and more are drenched in, pattered by, glued together with moral premises, convictions and obligations. These morally constituted and permeated worlds exist outside of people, in structured social practices and relationships within which people’s lives are embedded. They also exist ‘inside’ of people, in their assumptions, expectations, beliefs, aspirations, thoughts, judgements and feelings. There is nowhere a human can go to escape moral order. There is no way to be human except through moral order. (Smith 2003: 8)

Conclusion

Culture, and the moral orientations embodied in it, is deeply embedded in everyday money meanings and practice. Bourdieu's 'habitus', for example, helps to identify the (biographical and social/cultural) process through which money meanings can be understood as moral orientations, and more broadly still, cultural dispositions. This added dimension found in the concept of morality is therefore a significant way to engage with - and expand - the sociology of money from a cultural perspective. Building on these ideas, the following chapters will shift to an in-depth analysis of the ways in which income and choices surrounding income status influence shared money meanings and form cultural dispositions and moral orientations in reference to a 'good life'.

Part II

Part II draws on the theoretical ideas of Part I, but is largely empirically driven. Themes in Part II focus on identifying specific dispositions found in moral orientations towards money meanings. In particular, each participant category – middle-income, low-income and downshifters - is given two chapters each to highlight the ways in which consensus with regard to these moral orientations shift with each participant category.

A number of themes are also followed within each of the chapters. First is an analysis of the shifting moral orientations towards money across each participant category. For example, money is central to a ‘good’ life amongst the middle-income participants but found to be downplayed by low-income participants and sidelined amongst the downshifters. Second, these moral orientations are implicated in a theme already given analytical attention in Part I: the cultural disposition towards financial self-reliance. Third, the relation of money orientations to issues of private and public uses of money is analysed within each participant category, including participants’ orientations towards money sources. Fourth, already intermittently analysed in Part I, the relationship of moral orientations and money toward participant futures is examined in greater depth within each chapter. And finally, the findings of each category are abstracted into narrative types that more clearly highlight how moral orientations are central to collective identities and temporal storylines.

The results of the three following analysis chapters are then taken into the final thesis chapter in which their significance is discussed for both the sociology of money and the sociology of morality. For example, the findings provide a significant shift through which both classical and contemporary theories in the sociology of money can be re-examined. In light of the findings, I also return to discussions about what constitutes ‘morality’, and am able to explore the relationship between social and individual moralities more deeply.

5. Chapter Five: “Everyone wants to be a Millionaire”³⁰ - The Money Meanings and Moral Orientations of Middle-Income Participants

5.1. Introduction

This chapter outlines themes arising from money meanings and moral orientations towards money by the category of middle-income participants. The middle-income category is the most numerically significant group in this study (18 of 41 participants), and is the most demographically significant income group in Australia³¹.

As a significant demographic income group in Australia, studies focusing on middle-income values and attitudes relating to quality of life, happiness or well-being are increasingly well documented (Pusey 2003; Eckersley 2004; Kasser 2002). In his study, Pusey notes that, ‘middle Australia is as much an outlook as a demographic category’, and that ‘middle Australia’ attitudes cannot be confined strictly to middle-income Australians (Pusey 2003: 3, 17). This point is acknowledged here, although within the constraints of this study broad themes are identified that are shown to differ across participant categories whose only changed criteria relates to income levels. As such, the economic criteria of ‘income level’ forms the basic organisation around which money meanings and orientations are analysed across the three categories.

³⁰ Mark, middle-income participant

³¹ ABS (2001) ‘Weekly Household Incomes by Family and non-Family households’ report indicates that 42% of Australian households fall within a weekly income of \$499 – \$1499 (or \$26,000 to \$78,000 per annum gross); whereas 28% of Australian households fall below this figure, and 18% fall above (the remaining 12% were incomplete indications).

Of the eighteen participants in the ‘middle-income’ category, nine are female and nine are male. The youngest participant is twenty-five years old, and the oldest is thirty-six, while the average age of the group is just over thirty years old. All the middle-income participants receive their earnings from their employment or work. Occupations include accountants, architect, graphic designer, lawyer, call centre workers, public servants in various government employment capacities, builder, businessmen, upholsterer and a nurse. Their incomes range from \$32,000 per annum to \$130,000, with an average income across the group of approximately \$51,000.³² Thirteen of the group are tertiary educated, another three are TAFE³³ educated, while two participants received a grade twelve certificate as their highest educational level. Ten of the group are buying their own homes, seven are renting, and one participant lives with family. Seven participants are single, seven are partnered or in de facto relationships and four participants are married. Four participants also have dependents. With the exception of one participant, all have travelled overseas, some extensively. For a full outline of middle income participant characteristics, see appendix one, table one.

The analysis of the middle-income participants of this study begins with identifying the primary ways that these individuals talked about money in their lives. That is, how is money oriented in relation to what they view as a ‘good life’? The issue of how this forms a specifically moral orientation will then be addressed, and explained in the context of cultural dispositions. Following this, specific money orientations of middle-income participants are identified. These include a discussion about the disconnection between personal money meanings and public money meanings, the relation of money meanings to self-reliance, and finally how money meanings shape

³² Excluding the \$130,000 income, all other incomes ranged between \$32,000 and \$61,000. Although significantly higher, the \$130,000 income does not represent a high income group, but the higher end of the middle-income range.

³³ TAFE is a Training And Further Education Institute in Hobart Tasmania

the interpretation of temporality, for example, participants' understandings of the future.

5.2. Personal middle-income money meanings and moral orientations

5.2.1. Money as 'good'

'A good life? I think that financial success and security gives you the springboard from there to get a good life.'

(Douglas, 34, Building Contractor)

Douglas is a relatively new small business owner and tradesman on a \$40,000 per annum income who prides himself on hard work, strong personal values, and doing 'right' by his clients. He also values money. Money is a means to a good, financially secure life full of opportunities, options and control. His trade and business are directed towards these ends. The logic of money for Douglas is about a better future: it is financial independence that will give him control over options such as travelling, good health, and retreat-style retirement. For Douglas, money itself is 'good' and central to a 'good life'.

As a middle-income earner, Douglas's perception about the place of money in a good life is similar to the vast majority of middle-income participants. To them, money is 'good' and plays a central role in living a 'good life'. In this group, money gained for private use by a person or household has a number of straightforward, unanimous themes: the primary orientation for thinking about private money is in terms of its benefits, its enabling qualities, and as a carrier of improved quality of life.

Conversely, personal money is rarely problematised or viewed as negative by participants.

'Good' is described by participants in various ways, from achieving money success or goals, to financial control and independence, or even money being just a good in its own right. One of the strongest frameworks is a shared orientation towards personal money as a means to an end or goal. Some of these goals are quantitative goals, like travel, ownership of material goods or investing for the future:

'The other thing would be achieving goals n' things that you set for yourself, whether it is to go visit somewhere, or buy a thing or to buy a house, like saving to have a house, or get a degree. If you've got that then, you know you've achieved something, you've reached a bit of a goal and you've worked hard at something and you've achieved something.'

(George, 27, Engineer)

'I mean, money... the financial independence that I'm after will give me the opportunity to travel, and to go and buy that yacht and head around and sail up the Mediterranean. So, money provides these sorts of opportunities, I suppose. It's a vehicle, it's not a destination.'

(Edgar, 34, Building Contractor)

Goals are also qualitative. The happiness attained through the 'quality of life' money provides is also a unanimous theme: either through lack of financial constraint; financial stability, comfort, a particular 'quality' of life, or the lifestyle choices money enables. Mark says,

'A comfortable life at that age. Yeah, well, you would aspire to be comfortable by fifty-five. ... I also like to think that financially, I was definitely set up by that age. I'd like to think that money wasn't a problem at that age. I'd like to think that I had everything that I considered to give me a comfortable life.'

(Mark, 28, Administrator)

One of the strongest recurring themes is that money is an 'enabler'. That is, money enables choice of lifestyle or a sense of freedom. For example, money enables many participants 'to do what I want to do'. Money provides opportunities and experiences like travel or socialising. Money is also a financial enabler - of financial control, independence, security, success or stability. Sally notes,

'...I think because I get bored, I'd like to maybe have enough money that I could live in one place for six months and then maybe go to another place for six months or, ... You know, spend maybe six months in Denver and go skiing, and then spend you know your summers in, Barbados...'

(Sally, 35, Administrator)

Like most participants, Sally is oriented towards the pursuit of money without indicating that such a pursuit might disable, or marginalise other valued goals. Rather, it is clear that for all middle-income participants, the central assertion is that in multi-dimensional ways, personal money itself is unambiguously ‘good’: Money is unanimously a primary means through which middle-income participants are living - and investing in - a ‘good life’.³⁴

5.2.2. Money as a (cultural) moral orientation

Money meanings can also be conceptualised as moral orientations. To restate some elements of morality (drawing from Taylor), morality involves the capacity of humans to evaluate and judge between distinctions, including what is ‘good’ as opposed to ‘bad’, ‘right’ as opposed to ‘wrong’ or even ‘appropriate’ in relation to ‘inappropriate’ or what is ‘worth doing’ and what is not. Morality is, as Taylor noted, identified with evaluative orientation: knowing where ‘I’ stand in relation to what is or is not important or consequential (Taylor 1989: 28).

Money meanings as described by middle-income participants can be clearly identified in terms of the evaluative distinctions Taylor refers to. For any one participant to describe money as ‘good’ for the many reasons given above is to make an evaluative claim or judgement about how they orient themselves in relation to money, or what money means to them. To all middle-income participants, money is ‘good’ (not bad), an ‘appropriate’ (not inappropriate) goal to strive for, and something ‘worth’ pursuing (as opposed to not worth pursuing). With respect to money, middle-income

³⁴ While five quotes may appear as minimal data to locate a major thesis finding on at this stage, the centrality of this theme will become clearer as subsidiary themes are outlined in the following sections. While highlighting the subsidiary themes, data throughout this chapter will also continue in various ways to point back to the major middle-income theme that personal money is ‘good’ money. Nevertheless, I have supplemented this section with an appendix item (see table in appendix five) highlighting interview quotes that illustrate in more depth the ways middle-income participants have referred to money as ‘good’.

participants in this study clearly engage in an evaluative orientation towards its acquisition. Their orientations are ‘evaluative’ in the sense that the reasons participants orient themselves towards money are ‘weighed’ or ‘judged’ in some way: for example money is good because it provides specific benefits, it embodies enabling qualities, and it is a carrier of improved quality of life.

This ability to evaluate and judge the meanings of money in relation to what is important or not locates participants’ understanding of money as ‘good’ as a moral orientation. Another way of saying this is that moral orientations make possible qualitative distinctions about what constitutes ‘goods’ or ‘lifegoods’ (Taylor 1989: 28). ‘Lifegoods’ are lifestyles viewed to be more worthy, valuable or superior in some way. For example, philanthropy, or a leisure-lifestyle may constitute a ‘lifegood’ in Taylor’s view. In this sense, acquiring money is a ‘lifegood’ because it constitutes a qualitative distinction (and thus moral orientation) about what is a valued way to live and be in the world.

The themes arising from middle-income participants in relation to money are also more than just anecdotal. Orientations towards money in this middle-income study are also shared unanimously amongst participants. Both Taylor and Bauman contend that the ‘self’ is constituted through the social, in a ‘process’ where they are not independent of one another but intertwined within the same, indivisible process. A return to Bourdieu’s ‘habitus’ is a way of mapping how money as a moral orientation constitutes a cultural process. Bourdieu clarifies that through ‘habitus’, the ‘individual’ and ‘society’ are integrated into an indivisible ‘process’: individual habitus is a person’s unique embodied history of experiences and ‘dispositions’ in relationship with the common histories and convergent dispositions of a wider group through which their meanings and practices are co-ordinated and shared (Bourdieu 1990: 59-61).

The shared moral orientation towards personal money as ‘good’ (and described in so many similar ways by participants) is also embodied through cultural process. Each participant has a unique history of experiences and dispositions (or orientations) through which money meanings and practices are embodied. This is clearly seen through Part I of this thesis. The individual stories of Jessica, Hannah, and Kayla

each portray a subjective history through which various experiences (familial, religious or work-related) shape particular dispositions or orientations to money and through which money meanings are expressed and practiced. In other words, through these processes, money comes to ‘mean’ something in particular to individuals.

However their money meanings are not limited to individualised meanings. Participants’ stories are also woven through the common histories and convergent dispositions of the wider culture to which they belong (Bourdieu 1990). Amongst the middle-income participants, common experiences and dispositions are identified clearly though shared moral orientations towards personal money as ‘good’: that money, for all participants, is something to be personally attained, achieved or pursued. In other words, as a moral orientation, personal money meanings are culturally generated, or invested with cultural meanings and dispositions. For example, middle-income participants orient themselves towards their money as ‘good’ because, for example, of the quality of life money enables, more specifically in terms of lack of financial constraint, financial stability, the lifestyle choices money makes possible and the comfort it endows. These constitute shared moral orientations that point (by virtue of them being shared) to wider common histories or convergent cultural dispositions and in particular, consensus around the ‘meanings of practice’ (Bourdieu 1990: 53) in relation to money orientations.

Consumer literature highlights consensus around consumer practices in different ways. For example, the adaptive and creative elements of consumer practice (de Certeau 2000; Fiske 2000) are held in tension with the identification of consuming as a new cultural mode (Lyon 2000) which is normalised as a language (Baudrillard 2000) or mode of communication through which it is possible to delineate social values, categories, meanings and traditions (Douglas and Isherwood 2000: 79). For example, Eckersley argues that in our culture, individuals tend to focus on maximised happiness in the form of maximised wealth as the ‘supreme good’ (Eckersley 2004: 98).

In this study, data suggests that young middle-income earners in Tasmania orient themselves strongly towards the benefits, pleasures, and lifestyle choices money

personally enables. These are shared ‘meanings of practice’ and convey the moral orientation towards money as ‘good’ as central to participants’ money meanings, and - as shown in the following chapter – as culturally privileged money meanings that can tend to leave other ‘goods’ without claim.

5.2.3. Additional personal money orientations

Money is also talked about in other (less central) ways by middle-income participants. For example, most participants are also ambivalent or express tensions about personal money in some manner. This occurs in two ways. First, more than half of the participants talk about money in terms of the ‘tensions’ that personal money may create. In each case, participants reflect on times in which they have personally experienced some kind of financial stress or worry, or in particular, have had to do with very little or even no money. The experiences are without exception described in negative terms. Some of the descriptive terms include the following: ‘awful’, socially ‘cut-off’, ‘stressful’, ‘a loose canon’, the ‘rug pulled from under my feet’, ‘rough’ and ‘tough’, ‘ashamed’, ‘scroungy kind of existence’, ‘anxiety’, ‘a sad, sad tale’, ‘really depressing’, ‘panic’, ‘difficult’, and a ‘source of unhappiness’. For middle-income participants, there are no silver linings around these kinds of money experiences.

Accordingly, as well as orienting themselves towards money as ‘central’ to a good life, many in the middle-income group are also clear that financial difficulty is a state to be actively avoided. That is, they not only indicate an orientation towards personal money as ‘good’ and worthwhile pursuing, but also that the converse – having little money or difficulties related to money acquisition – is a circumstance they are oriented *away* from. For middle-income participants, choosing financial difficulty is not legitimated in the context of a ‘good life’, and not at all conceivable as a possible alternative money meaning.

Second, almost half of participants feel uneasy about the relation of personal money to wellbeing or, in particular, ‘happiness’. For example, they commonly reflect, albeit briefly, on variations of the old adage that ‘money won’t bring you happiness’. At the same time however, it is a theme often continued by participants with a footnote about not wanting to have to experience doing without money:

'I think it was Zsa Zsa Gabor who said "money can't buy you happiness, but at least you can dress well while you're sad". I thought yeah, that's exactly right. It won't solve all your problems, but it'll buy you some nice distractions'. (Damien, 27, Administrator)

'So, when you think of the good life, being able to go out and have a few drinks with friends, go out for a meal or go out to the theatre. You can't really do that unless you've got a bit of cash. And then there are a lot of things that you can do that make you very happy that don't involve money. But it's always nicer to have the choice!' (Ruth, 25, Government Employee)

These participants show constraint in their orientation towards money as central to a 'good life'. However, there are also common themes within this restraint. First, participants are not ambivalent towards the relation of personal money to a range of outcomes (such as too much wealth or consumption) but rather specifically to one outcome: *happiness*. Second, they do not articulate why this is the case. The idea is described as if it is a 'self-evident' statement amongst these participants, without any rationale necessary. Third, the comment is invariably followed by the qualification that doing without money is also not an option. Sally provides another example of these points:

'I've lived in situations where our family was really wealthy, like we had yachts and everything, and then - totally bankrupt. And the best times we had were when we had no money... I mean it's good to have money. Like I would say to [partner] that I don't want to be like my parents where, if something breaks down you never have the money to fix it. I want to have enough [money] away so that, if I need a vacuum cleaner I can just go out and buy one.' (Sally, 35, Administrator)

It is clear in these instances that the ambivalences expressed are not only found in the felt disjuncture between money and happiness, but more particularly in the difficulty participants have in reconciling what this ambivalence means in relation to their orientations towards money. In other words, these participants are articulating the 'ideal' that there is a moral inconsistency between wealth accumulation and personal happiness. However, they find it difficult to articulate the possibility that

understanding money as ‘good’ could be a moral dilemma. This is because by all other accounts their idea of ‘happiness’ also sits within an orientation that treats personal money not as a dilemma but as a dominant, ongoing life-goal and ‘good’. As such, participants struggle to resolve the disjuncture, resulting in ambivalence towards what actually constitutes ‘happiness’. The effect of this is that it becomes a comment that participants have nowhere to ‘go’ with, for example in no case amongst the middle-income group is there any sustained discussion about this theme. In comparison, downshifters (see chapter nine) also use the term ‘happiness’ in relation to money but tend to clearly articulate strong justifications for what they mean in relation to these two ‘goods’.

A similar dilemma is noted in at least five instances where middle-income participants contradict themselves about their views on money. For example, George, in reflection about the relation of money to needs and desires, states that he doesn’t need to have luxuries, such as expensive cars. However later in the interview he highlights the possibility of owning a Porsche ‘at 40’. Thus, while George admits on the one hand he has no need of a luxury car, it is nevertheless built into his perceptions and hopes of who he will be in the future. Another example is Mark, who begins his interview with an explanation of a shift in his thinking over time about money, from in his youth desiring to be very wealthy to more recently placing far greater value on relationships without which money ‘won’t mean anything’. Towards the end of the interview, Mark comes to the conclusion that in a good life, ‘everyone wants to be a millionaire’, and that his goals are directed towards being debt free, owning property and working hard for a ‘happy life’. It seems no matter how much other values – like relational ones - exist in the ‘good life’, money continually resurfaces in importance alongside them and even (as in Mark’s case) given ultimate importance.

On the one hand, these contradictions flag a genuine desire for some kind of self-restraint against the simple pursuit of personal money. However, the self-restraint itself is ambivalent, and playful concessions result in the almost-burying of these self-restraints under the inevitability of the pursuit of money as a central moral orientation in the ‘good life’. In other words, these middle-income participants have difficulty

acknowledging the ‘good’ of self-restraint because that privilege is given to personal money understood as ‘good’ money.

5.3. Public money orientations

So far analysis has concentrated on orientations towards *personal* money. Middle-income participants are positively oriented towards personal money and its dominant place in a ‘good life’, and there is very little problematising of the role of personal money in a ‘good life’. In the following section, analysis will shift to the ways participants talk about money in the public (or social or civic) sphere. There are two parts to this discussion. The first relates to how participants talk about the place of money in the political arena (e.g. government distribution of money) and the second refers to how participants relate money with public moral dilemmas. Of the eighteen middle-income participants, only two are not represented in any of these discussions. Both participants, one male and one female, feel they have no opinion about politics or social/moral issues and that they cannot make judgements about things they know little about.

5.3.1. Politics

The majority of participants talk about their understanding of the relationship between the political sphere and money. Without exception, their understanding of the role of the government in relation to money is articulated in terms of public *dilemmas*. The themes arising are varied, and they include: scepticism about excessive military spending and Australian border protection; the belief that big business controls governments; that public money allocations are politically-driven, profit-driven and inefficient; that governments are disconnected from the real needs of people; the view that governments giving welfare handouts devalues individual responsibilities; that the government is implicated in the growing chasm between wealthy and poor in Australia and this relates to problems such as poor education and health services to low-income citizens; and also issues related to the government’s neglect of environmental sustainability concerns.

Relatedly, while middle-income participants are vocal about the dilemmas surrounding the government’s role in public money distribution, most participants

believe that it should be the government's role to act as the fair distributor of social resources. This distribution of resources extends to education, health, infrastructure, a 'static society', management of the economy, adequate living standards and fairer money distribution according to needs, looking after the most disadvantaged, encouraging community growth, making life easier for everyone, the defence budget, worker pay-rises, the justice and criminal system (and cracking down on those cheating the system), and providing aid to other countries with Australia's surplus resources. Thus, while most political issues involving the public use of money are expressed as problematic, the strong belief amongst middle-income participants remains that regardless of the nature of these problems, their solution lies in the role of the government to fairly redistribute public monies.

Most participants also talk about their own role as political citizens. Only one participant is actively involved in a political party and takes part in group discussions about local developments. Conversely, at least half of the participants express their distaste or reluctance for personal political involvement:

'So I tend to sit on the fence on a lot of things. Ah, but I know I'm very lazy in a lot of things in my life. But, with issues like that [politics], I just hope people don't think I'm lazy where I'm on the fence, it's just that...I don't know enough about them to, to sort of commit either way, or I haven't thought about it enough to commit either way.'

(Damien, 27, Administrator)

'Oh, do you know what? Politics is something I really don't tend to go near. I probably should be interested with my job like, I keep my eye on certain things like the economy but, generally I tend to not have an opinion'

(Lucy, 26, Accountant)

Most of the remaining participants express opinions about political involvement, however none of them are actively involved:

I: 'Do you think individuals can make a difference?' ³⁵

P: *'Absolutely! Perhaps not me. [laughs] I can't even get out bed, on my day off. But, I think definitely.'* (Winona, 32, Accountant)

'I suppose the whole hypocrisy of things is starting to get on my nerves. I used to be more of an activist in this and activist in that, and then I realised that was just as damaging... I don't join any parties or anything now; I just think it's better to sit in judgement on the way you live, rather than on everybody else.' (Carin, 31, Nurse)

In summary, there is a contrast between participants' orientations towards money in the political sphere and their orientations towards personal money. In relation to politics, participants focus on the government's role as distributor of social welfare and resources, and this is most often considered in problematic terms. This is in contrast with their low-level problematising of personal money. In addition, most participants distance themselves from any direct role in political participation or personal responsibility for the distribution of welfare or social resources. Again, this is in contrast to the high levels of responsibility and ownership participants are prepared to take for their own money generation and management. A clear distinction thus begins to emerge between orientations towards personal money as 'good' and money related to political issues expressed in terms of 'dilemma', where solutions lie in structural, not personal, interventions.

5.3.2. Social morality

The second part of this discussion briefly draws on dialogue with participants about the relation of money to perceived moral dilemmas in society. More than half of participants talk about money in relation to moral dilemmas. In all cases, moral

³⁵ I = Interviewer; P = Participant.

dilemmas are located in the public sphere, and in most cases from a global or at least national perspective. In particular, themes included the growing affluence of the wealthy and increasing poverty of the poor, concerns around environmental sustainability, or corporate wealth and workplace ethics. For example:

'And it seems to me that the fundamental problem is that our western societies are based on capitalist beliefs, which are highly immoral. You know, they are motivations which are immoral. Because it's greed based. It has to be. Its how these societies work. So that's probably the biggest problem I can see. The biggest moral problem.' (Hank, 34, Architect)

'Oh, I think it probably comes down to an economic distribution of wealth, [an] unequal distribution of wealth. That relates I think to environmental concerns. And that is obviously an enormous concern. But I think that really stems from economics. We're abusing the planet. All those in power are abusing it for economic gain.' (Stephanie, 31, Lawyer)

Where participants do express moral dilemmas related to money, their language tends to be quite 'strong', as evidenced in the above quotes. That is, implicit in their opinions is a sense of moral 'wrongness' attached to the dilemma. Words such as 'greed', 'immoral', 'evil', 'not right', 'dysfunctional', 'hypocrisy', 'blood money', 'selfish society' and 'wasteful' describe the moral dilemmas participants relate to the way other citizens, governments, or businesses/corporations use (or abuse) money and the perceived consequences of these misuses.

The same participants offer their thoughts on what solutions might be to these dilemmas. Responses include social solutions, such as: the progress of 'science and technology'; creating a 'civilised society' of peace or better communities; more equitable government distribution of resources; or more individuals taking responsibility for their actions such as the wealthy using their resources to make a difference. A number of participants also point to the difficulty of finding a solution. For example:

'I don't know what the solution is.' (Ruth, 25, Government Employee)

'I don't think its right to try to change things. Things are the way they are because that's what works.' (Douglas, 34, Building Contractor)

'What's the solution? Well, I think this is the big problem.'

(Hank, 34, Architect)

One explanation of this is the 'third-person effect' found in media. Davison (1983) demonstrates that people generally feel, for example, that morally reprehensible material or media violence requires censoring not because it will affect themselves – or even their close friends for that matter – but because the 'general public must be protected', or youth with 'impressionable minds' (Davison 1983: 14). In other words, people tend to underestimate or even overlook the moral effect of something on themselves while easily applying it to others.

Similarly, in the cases where middle-income participants express money in terms of a 'moral dilemma', the dilemma is expressed as a social dilemma (a dilemma related to others and not themselves) and in language with clear overtones of 'right' and 'wrong' implicit in them. Responsibility for solutions to the dilemma also lies outside themselves, expressed in terms of 'social' solutions. Where participants do estimate their own role, it is with a feeling of helplessness about changing such vast and deeply rooted social problems at the individual level.

5.4. Discussion: private vs. public money orientations

It is possible to now draw together differences in the way middle-income participants in this study orient themselves towards personal and public money. The findings have suggested that all participants orient themselves towards personal money as a life 'good' for multiple reasons and that these stances towards money are 'moral orientations' because they constitute a valued way to live and be in the world. These moral orientations are also part of wider cultural processes because they reflect common histories or convergent dispositions and in particular, consensus around 'meanings of practice' (Bourdieu 1990: 53).

Conversely, middle-income participants are also oriented away from financial difficulty - it is rarely considered as part of the 'good life'. This focus on money as a dominant 'good' also makes it difficult for participants to engage in meaningful

discussion about the ambivalent relationship between money and happiness. On the other hand, a shift in orientation to money as 'good' occurs when money is related to the public (political/social) sphere. For example, participants engage in low-level (if any) problematising of their own money, but highly problematise public (government, social, civic) uses and outcomes related to money. They indicate high levels of ownership and responsibility over their own money generation (further analysed below in 'self-reliance' section) but negligible levels of ownership and responsibility for the public use and distribution of money. And, while personal money is central to a 'good life', public money remains largely external to what is 'good' about money in personal terms.

Middle-income participants thus have a different moral orientation towards social money than towards personal money. For example, social money is not described as central to participants own 'goods' or 'good life'. Nor are improved social outcomes considered worthwhile attaining, achieving or pursuing with personal money. Rather, there is a clear disconnection between participants' orientation toward highly valuing private money on the one hand and deeply problematising the use (or abuse) of civic money - and their own roles in relation to it - on the other.

Reasons for this disconnection between meanings of private money and public money are diverse and complex, historically and socially. Michael Pusey (2003) notes that Australian civil society is 'in trouble', not least because economic reform has eroded any institutional (or other) constraints on the freedom of the economic market. He claims that increasingly in contemporary society, 'most of the ready-made certainties about how to live the good life have melted into the air' (Pusey 2003: 135). Pusey adds that the participants of his study reveal mixed feelings about the changes of modernity, such as: the loss of traditional forms of communities and associations; increasing personal liberties; more possibilities for social change; or new social and individual burdens (e.g. isolation, depression, or fundamentalisms to name a few). Yet he notes that:

...everyone agrees that economic and social change has depleted the resources that were once provided by these older, denser, forms of association. As they have dissipated, people have felt forced to retreat more

deeply into a private sphere that is itself over-stretched for the same reasons.

(Pusey 2003: 135)

Pusey (2003: 127) continues that middle Australians feel increasingly compelled to turn inward to the private sphere for relaxation and rejuvenation, taking time and energies away from civic involvements. Eckersley's (2004) research also substantiates these findings. He draws on various studies (Clemenger 2002; Flowers 2002; Mackay 2003a; Mackay 2003b) that indicate a growing disconnection between the personal and social. For example, in one study individuals view their personal aspirations as having nothing to do with achieving wider social goals. Also, Australians have shown to be turning inward towards personal and familial concerns and away from broader national issues that they feel they have no control over (Eckersley 2004: 121). Studies such as Pusey's and Eckersley's point to a complex array of sources for this public/private dislocation, not least historically related to the social, economic and cultural changes occurring throughout modernity.

Despite the documented complexity of reasons for the disconnection between public and private orientations of money, the findings of this study can provide another dimension to this disconnection. For example, the strength of participants' orientations towards personal money and conversely the dilemmas and hesitations they associate with public and civic monies give an insight into the 'middle Australian' retreat into the private sphere (Pusey 2003: 135). For example, while Pusey (among others) notes how 'ready-made certainties' have largely dissipated from view of the good life, participants in this study suggest that some perceived 'certainties' may still exist. Amongst middle-income participants, there is a greater sense of shared confidence about the centrality of personal money to a 'good life' than almost every other aspect of life discussed in the interviews.³⁶ For example, while participants are uncertain about how to talk about self-restraint in relation to

³⁶ The single exception to this statement is the common importance of family members and close friends to a 'good life'.

money, or whether or not (and how) money relates to happiness; and while they are at best highly ambiguous about their own role in the political or civic arena, they are clear about the central role that personal money plays in their lifestyle aspirations and goals.

The certainty with which middle-income participants talk about the ‘good’ personal money offers in life bespeaks the identity-defining nature of money in their lives. Taylor notes (1989: 27-51) that identities are defined through moral orientations, or the value distinctions made about what is good, how things ‘should’ be, or what we endorse or oppose. Moreover, he adds, these moral orientations give a sense of purpose and meaningful life direction. As a following section will further clarify, the centrality of money as a life-orientation also provides future purpose, direction and hope to the lives of many of these middle-income participants. In other words, personal money orientations are also shared, moral-cultural orientations across the middle-income group: orientations that are commonly legitimated, identity-defining, and future-giving. In offering a sense of certainty, orienting oneself towards personal money generation as constitutive (at least in part) of a ‘good life’ provides some clarity not only to who participants see themselves to be, but also to where in life they understand themselves going.

Contrast this certainty to the deep problems and ambiguity with which most participants address public monies. They point to multiple social problems, but cannot identify themselves with those problems or in relation to the solution of them. Although they can articulate the dilemmas related to social distributions of money, participants struggle to orient themselves in any way as implicated in, or responsible for them. Consequently, they have little personal identity or future in the public/civic process as far as money is concerned: these issues fall outside of who they identify themselves as and the direction they see themselves going. Using similar language to Taylor’s ‘to know who you are is a species of knowing where I stand’ (Taylor 1989: 27), Pusey notes this about the ‘middle Australians’ in his own study:

The restless concerns of our respondents with troubled communication have something more to tell us about the condition of civil society. They are saying, in effect, that ‘it’s hard to know where you stand’, how to orient

your actions to others, and how to find, and to read, reliable feedback in a depleted civil society in which informal communication channels seem scrambled with noise and contradiction. (Pusey 2003: 136)

Therefore, money orientations provide an alternative means to understand the disconnection between how participants relate to the personal and public sphere, or Pusey's 'middle Australian' retreat into the private sphere. Middle-income participants in this study are morally oriented in varying degrees towards the pursuit of personal money, which gives some clarity to self-identity and narrative-direction. On the other hand, middle-income participants distance themselves from the deeply ambivalent place that money has in achieving wider social goals: they can only confront the issue as a dilemma. Consequently, middle-income participants orient themselves most strongly towards that which makes most 'sense' - personal money aspirations - and away from the deeply embedded social and political dilemmas around which they feel they have little or no control over.

Why personal money aspirations seem to command the attention of middle-income Australians far more than civic engagement is also a question Pusey and others (e.g. Eckersley 2004) have attempted to answer in various ways, including through a critique of the restructuring of the Australian economy through economic reform (Pusey 2003). While some of these broader issues will be discussed later in the chapter and thesis discussion, I will remain focussed on participant orientations towards money at this point.³⁷

The following section expands on some initial analysis begun in chapter three on the centrality of 'self-reliance' or independence to money meanings. I will show that moral orientations towards money also involve shared dispositions towards 'self-

³⁷ In the context of these other relevant studies, it is worthwhile noting that this study differs from them because it is framed in the context of a question ('what makes a good life') that draws attention to the moral dispositions central to participant responses, not just respondent *attitudes* and *values* associated with what is 'good' or specifically (in this case) middle-class.

reliance’. For example, economic self-reliance is shown to be a primary justification for entering into employment, it represents goals or achievements enabling multiple benefits (such as quality of life or investments), and is also a source of personal security.

5.5. Orientations towards economic self-reliance

The point has already been laboured in chapter three that the ‘self’ is a central subject of contemporary sociologies and that the prominence of ‘individualism’ in modern societies is widely theorised. To reiterate, some of the theorists and terms referred to previously include Taylor’s ‘authentic’ self (1989); Giddens’ ‘reflexive self’ (1991); the ‘choosing, deciding, shaping human being’ of Beck and Beck-Gernsheim (2001); the ‘morally autonomous individual’ referred to by Bellah et al. (1996); or the ‘lonely, self-concerned and self-centred economic actor’ as described by Bauman (2003). It was also argued that economic self-reliance and self-determination are cultural markers that help people to define their common identities. The case studies of both Jessica and Kayla in chapter three show anecdotally just how significant the pursuit of ‘economic self-reliance’ is to both their understandings of a ‘good life’, despite their disparate life histories and experiences. In the following analysis, common themes arising from all participants in the middle-income category will be discussed in relation to this theme.

First, amongst middle-income participants, ‘self-reliance’ is not always related to money in their understanding of a ‘good life’. For two thirds of participants, meaning and happiness or self-worth is at times described as originating through the ‘self’ without reference to economic motivations. For some, this relates to the way they view themselves and their own self-fulfilment, or in achieving things that make them happy:

‘...for me, a huge thing about what makes my life good, what for me gives me purpose, gives me meaning, is self-love. Is self-confidence, self-respect. I think it comes down to you, in the end.’ (Saskya, 26, Administrator)

For others, deference to ‘self’ means taking primary responsibility for themselves rather than being dependent in any way upon other people or social structures:

'A good life is, when you're happy and when you have good people around you. And you are ... not really dependent on anything in particular, you're able cope and survive through your own ways of living, I think.'

(Osser, 31, Graphic Designer)

'I realise now how important it is to be able to steer your own ship.'

(Douglas, 34, Building Contractor)

Another way of talking about the centrality of the 'self' includes the notion of moral autonomy:

'We should have morality, but it should be our own morality. I think it's got nothing to do with anybody else.'

(Sally, 35, Administrator)

'...a lot of my principles are based on me and my close knit of friends, rather than society as a whole.'

(Candy, 27, Upholsterer)

Thus, while it is specifically money orientations that constitute the focus of this thesis, participants' understandings of self-reliance are not limited to financial ones. Self-reliance, or self-fulfilment itself is, as d'Epinay stated, 'at the heart of our civilisation' (d'Epinay 1991: 56-65). In this study, many middle-income participants clearly articulate an ethic of reliance primarily upon the 'self' for life fulfilment, direction, achievement, and also moral decision-making in their expressions of a 'good life'.

However, it is in relation to money that the theme of self-reliance is most consistently significant in this study. Without exception, all participants also convey in varying degrees the importance of *economic* self-reliance to the realisation of a 'good life'. There are a number of different themes arising here. First, all participants refer to the relationship between working to earn money and the contribution of an income

towards self-sufficiency.³⁸ For some, maximising self-reliance through income drives their idea of a ‘good life’:

‘Starting your own business I see as a vehicle for independence. And so you don’t have to...rely on other people, rely on a job or rely on anything to give you an income. I see it as a vehicle to be self-sufficient and financially independent I suppose.’ (Edgar, 34, Building Contractor)

‘[Money is] a means to an end. I guess I work to live rather than live to work. Albeit I am fairly driven about... you know, doing well and being successful, getting as much out of it as I can. I’ll always have my hand out for the pay-rises and all that sort of thing.’ (Mike, 35, Accountant)

For others, working to earn an income and gain financial self-reliance is one criterion for contentedness in a ‘good life’:

‘I think everyone works for a reason [and] that’s to earn money. And I’m reasonably lucky I guess in that I earn a decent amount compared to most. Having some level of financial security, in you know, owning a house or something like that ... Where you can work for play money, and work for your retirement sort of thing. Where there’s no pressure in where you want to go.’ (George, 27, Professional)

Second, all participants also talk about financial self-reliance in terms of what their own money generation allows them to do, or achieve. For some, this is spoken of in terms of a general quality of life:

³⁸ I did not interview non-working mothers/carers who rely on their partner’s incomes in this category, and acknowledge this could perhaps raise interesting variations in responses to perceptions of self-reliance and the place/value of family in participant monetary meanings.

'I like it [money] because it enables you to do things. ... I don't think that it can make you happy, but I think it can stop you from being sad. If that makes sense! Like the saying that 'money doesn't make you happy'. Yes, but if you don't have it, you can be very sad! So, more of a tool to give me what I want I think.' (Winona, 32, Accountant)

'But I just basically want to be self-sufficient. And comfortable. But I don't necessarily have to be rich. If we had just a little tiny house, but then travelled, that would be great. I don't want a mansion or anything. Just the freedom.' (Sally, 35, Administrator)

Other participants are quite specific about the ways money contributes to a 'good life':

'I'm just getting towards the age where starting to think about nesting a bit, you know, should I be saving towards a house? Well yes, I am trying to save towards a house. I'll need a new car.' (Peter, 28, Manager)

'No mortgage. That's what I would like. To wipe the debt. The thought of being in debt is just terrible really.' (Carin, 31, Nurse)

Third, more than two-thirds of middle-income participants also communicate that being economically self-reliant embodies some sense of security. For some, like Charlie, financial security is a basic life equation:

'...that you have your house, you have your skills and or source of income from them. It doesn't really have to go much further than that.' (Charlie, 36, Teacher)

For Stephanie, financial security is an obligation that looms closer the older she becomes:

'In that sense of money, I think being a bit cautious and trying to put away is important. ... But I've also got that sense that I've got an obligation to support my dad fairly soon, my brothers and I. ... So for me that responsibility stuff is starting to kick in.' (Stephanie, 31, Lawyer)

These three themes – income and self-reliance, the goals or achievements enabled by self-reliance, and the security provided by economic self-reliance – represent the positive ways that middle-income participants address the meanings of financial self-reliance in reference to a ‘good life’. However, participants also give reasons for being oriented towards the pursuit of economic self-reliance because of contexts *avoided* through self-sufficiency. These ‘scenarios’ include stress, anxiety, reducing quality of life, worry, difficulty, or ‘missing out on things’. For example:

‘I want our children not to have the kind of poverty that we had as kids. I’m saying that I don’t intend to be really wealthy, but I’d like to not be at that level of scroungy kind of existence.’ (Hank, 34, Architect)

In addition, fourteen of the eighteen participants speak directly about the *lack* of economic self-reliance in negative terms. Some participants reflect on times they themselves had little money:

‘[It was] kind of a big issue. Little things like having to ask your mum to lend you some money here and there. Or not having enough to do the things your friends are doing, who are all working. ... Yeah, some horrible times - just no money!’ (Candy, 27, Upholsterer)

‘And I hate not being able to pay my way.’ (Lucy, 26, Accountant)

Other participants voice their unfavourable opinions about a lack of economic self-reliance by referring to ‘undeserving’ welfare recipients:

‘Whether its mental illness or something - not even severe - you can have some people that just aren’t, you know, they just aren’t well and can’t hold a job for whatever reason. They should be looked after. Not the guy that whether he’s sixteen, eighteen, or thirty-five, doesn’t want to work.’ (Edgar, 34, Building Contractor)

In summary, it is clear that for all middle-income participants, their orientation towards money as ‘good’ also embodies a strong orientation towards their *own* (or self-generated) money as ‘good’ money. Economic self-reliance is a primary rationale for entering into employment: it represents goals or achievements enabling

multiple benefits (such as quality of life or investments), and is also a source of personal security. While participants repeatedly legitimate economic self-reliance in these ways, the converse – a lack of economic self-reliance and consequential problems – is conveyed as a non-legitimate identity and as a lived experience to be avoided.

The following discussion first identifies these findings in reference to moral orientations and cultural dispositions. Second, the findings draw back into a wider discussion about the moral orientations of money and in particular, wider findings related to the disconnection between public and private orientations towards money.

5.5.1. Economic self-reliance as a moral orientation and cultural disposition

In this study, middle-income participants add weight to Beck and Beck-Gernsheim's claim that 'money means your own money' (Beck and Beck-Gernsheim 2001: 23). Economic self-reliance is a state of being to be pursued, gained or achieved; and like orientations towards money as 'good', it represents a common theme amongst all middle-income participants. Moreover, participants' positive orientations towards economic self-reliance are closely related to their general money orientations, often embodied within them. These (economic self-reliance) findings add analytical depth to an already existing theme. Not only do participant money orientations show that money is a central means through which they are living and investing in a 'good life', they also show that the *kind* of money they value is their *own* money. That is, they value money sourced through their own employment or work, and not from external (e.g. government or familial) sources.

Similarly to money orientations then, economic self-reliance can also be described as both a moral orientation and cultural disposition. Following the same principles as applied to money orientations, the economic self-reliance findings point to shared moral orientations that reference wider common histories or convergent cultural dispositions and again in particular, consensus around 'meanings of practice' (Bourdieu 1990: 53). Drawing on the broader theme of individual freedom, Smith puts it this way:

Few people value individual freedom...simply because they personally and idiosyncratically so happen to value it. People value freedom because they are embedded in a larger moral order that specifies what is good, right, true, just, and worthy in the context of which freedom is prized. (Smith 2003: 18)

As a moral orientation and cultural disposition, two points are to be made about 'economic self-reliance'. The first relates to the argument that literature focussing on the nature of what it means to be a subject in contemporary society tends to construct a picture of the individual in society as a 'reflexive strategic actor' without engaging, for example, questions of how they are located in the cultural landscape (McDonald 1999: 208). While in chapter three Jessica and Kayla show that the meaning of economic self-reliance is subjectively and in many cases strategically negotiated in their worlds, this chapter locates 'economic self-reliance' much more broadly as a *culturally shared* – not primarily subjective - disposition that is embodied by all middle-income participants. This doesn't mean culture 'imposes' itself on people. Rather, cultural dispositions are lived and embodied 'goods' that are legitimated in terms of 'common sense' practices across a common group of people. For example, when Damien states that 'I think it was Zsa Zsa Gabor who said 'money can't buy you happiness, but at least you can dress well while you're sad'', he is drawing on social sources of money meanings, or money meanings he perceives to be widely (culturally) held to be true.

The second point to be made here addresses the 'self' aspect of economic self-reliance. Bellah et al. argue that in many ways the meaning of life has been defined as the need to become 'one's own person' or an 'autonomous, self-responsible self'. Furthermore, one of the only few guidelines for how to achieve this is through employment, becoming a self-supporting individual able to 'stand on their own two feet' (Bellah et al. 1996: 83). In other words, as a cultural disposition and moral orientation, the quest for personal, economic self-reliance is one of the primary languages of self- articulation that people learn.

The inner tension of this cultural disposition is captured best in the *inarticulateness* of participant responses to questions posed about individual responsibility within the public sphere. Participants *are* concerned about inequalities, about excessive wealth,

greed, or environmental destruction for example. However, most participants aspire to active social involvement but feel unable to do so, and similarly most struggle to define answers to the problems they identify or describe practical solutions that involve themselves. Consequently they are left inarticulate and limited to a language that defines money in the 'good life' in terms of personal money orientations and economic self-reliance. Perhaps it is a tension similar to that noted by Bellah et al. of their respondents, that:

...we are hesitant to articulate our sense that we need one another as much as we need to stand alone, for fear that if we did we would lose our independence altogether. The tensions of our lives would be even greater if we did not, in fact, engage in practices that constantly limit the effects of an isolating individualism, even though we cannot articulate those practices nearly as well as we can the quest for autonomy. (Bellah et al. 1996: 151)

It is important to note that middle-income participants are not *merely* economically self-reliant actors who are morally orientated towards money acquisition in their understandings of a 'good life'. Implicit in their stories are also multiple other dimensions of practice showing that at the very least they are committed to personal social relations among other things. Even the most cursory glimpse at other 'goods' middle-income participants talk about in their interviews points to the desire for connectedness with others and their need to be in close relationship with their partners, family and/or friends. Douglas, for example, knows only the language of self-reliance and the pursuit of economic success when he talks about money meanings. But it is through the pursuit of these goals that he feels able to reconnect with family - by employing them, providing for them, and feeling that he is able to contribute to their wellbeing.

However, what the findings do show is that the languages and resources middle-income participants possess to describe how money relates to the 'good life' may be limited to, or at least most clearly articulated through, cultural dispositions toward personal economic self-reliance. Similarly to Bellah et al.'s findings, the middle-income participants of this study define their desire and quest for economic autonomy

far more articulately and deeply than they indicate their need for other people and social connectedness in their understanding of a ‘good life’.

The following section includes the final analysis related to middle-income participants’ orientations towards money. Here, the focus will be on how money meanings shape participants’ perceptions of their own futures.

5.6. Middle-income money orientations towards the future

Bell (1997: 64) notes that images of the future are central to moulding people’s everyday present activities, as well as integral to all human behaviour in all circumstances. The ‘future’ is also identified in sociological literature as central to ‘meaning’ itself:

Through the life plan, individuals plan what they will do and who they will be; it links one’s past, present and (projected) future together into an overarching meaning. (Orrange 2003: 8)

In this study, findings identify that participants relate money meanings to their perceptions of the future, pointing to both the centrality of the ‘future’ in their money orientations and the meaning this provides them. Here, analysis is in two parts. First, participants demonstrate variations in the way they orient themselves towards the future, and this is linked to existing research. Second, further analysis shows that some orientations are common to all participants and can be linked to wider discussions related to moral orientations.

5.6.1. Three ‘types’ of future-thinking

Analysis from this study shows that participant’s responses to questions about their future vary in a way consistent with other studies of middle-income young adults. In a recent European study of the ways in which young adults think about their future, Brannen and Nilsen (2002) identify three ideal types, or models suggesting different ways that young people think about time. The first is a model of ‘deferment’ where young adults live primarily in the present and focus on the opportunities and

enjoyments available to them as young people. This group also tend to assume their longer term future as something that will successfully work itself out at time passes, in much the same way as their own parents' has over time. The second model, of 'adaptability' includes young adults who consider the future a challenge - to be actively calculated, with short-term and open-ended steps taken (such as work choices) to ensure they can cope with the challenges. They carry a sense of confidence and expectation about the future in what they see as a shifting environment. The third is a model of 'predictability', in which young adults (often males) take a longer term view of the future, training for high-paying professions and a chosen vocation. These young people view themselves in terms of a 'scheduled, standardized life-course' (Brannen and Nilsen 2002: 529-31).

The middle-income young adults in this study are represented in all of these three models. A very small number of participants described their understanding of future in terms of 'deferment', where present experiences (like travel) dominate goals and money-earning objectives:

'A big thing for me in my confidence is...doing things on my own and I think a lot of that equates to travelling. Travelling by myself, experiencing new places and people, on my own terms. And that's really what I want. ... [It] doesn't equate to a house, I'm sure there's a lot of security and satisfaction in having that...but it's never been something I think about. In monetary terms, I think it would be great to have somewhere to make money so I could travel more...you know I mean it always comes to that; it always comes back to....seeing new things.'

(Saskya, 26, Administrator)

A majority of middle-income participants in this study fit the 'adaptability' model proposed by Brannen and Nilsen (2002). That is, these participants feel they must plan for their financial future and that they themselves can shape their own futures despite changing circumstances. The meanings they give money fit into shorter-term and open-ended goals that may (or may not) change:

'But experiences are still very important to me and eventually I'd like to save up to go on another overseas holiday; I haven't done one in while now. But I guess I'm just getting towards the age where I'm starting to think

about nesting a bit, you know, should I be saving towards a house? Well, yes I am trying to save towards a house. (Peter, 28, Manager)

About a quarter of the participants fit into the third model, of 'predictability'. Similarly to the Brannen and Nilsen study (2002: 527), gender is central to this model and all those identified in it are male. These young males are 'planners': they desire a sense of long-term predictability found in a well-paid and static occupation through which long-term financial security may be attained:

I: Where would you like to be, say in fifteen or twenty years time, with your work?

P: *'I would like not to be there.'*

I: So in what way to you envisage being able to be in a position to be able to not work?

P: *'Oh, set the company up in a way that it can run effectively...and in the long term, without me being there, basically.'*

I: What would you like to be doing with the time that you'll have?

P: [...] *'Sailing. Would that be good? Sail a yacht. Yeah, just sailing'*
(Edgar, 34, Building Contractor)

I: Do you think about the future?

P: *'Yeah, I guess it's part of my background, or my training almost, you know. For a lot of people they just haven't got a clue about money, or how to make money. And they'll go to work, and earn their money, spend it, and move on. Whereas for me, I work with money essentially. And so I'm actually quite good with it. I know how it works and I know how to make a dollar. And so therefore I can't help myself but plan for these sorts of things.'*
(Mike, 35, Accountant)

Within the middle-income category therefore, participants have varying ways of perceiving time and the importance of ‘future’ in respect to the meanings they give money in the ‘good life’. As Brannen and Nilson acknowledge (2002: 532), time orientations are shaped through multiple dimensions of experience, including opportunity structures, the influence of gender, lifestyle and consumption opportunities, cultural construction of the meaning of ‘youth’, and the influence of social class, race and ethnicity.

5.6.2. General future orientations

Despite these variations however, data in this study also points to general orientations toward the future relating to all middle-income participants alike. To give context, in Brannen and Nilson’s study, there is an implicit (and unwritten) assumption within the study that regardless which ‘ideal type’ is used to describe the time orientations of young adults, all participants are in their varying ways describing *some* future, and in all cases the descriptions are *positive* in orientation. For example, even young adults characterised by the model of ‘deferment’ optimistically expect that their future adult lives will involve the work and income choices that are available to their own parents – even when their own life focus is currently concentrated on the ‘present’.

Correspondingly, the same finding is clearly evident in the future perceptions of middle-income participants in this study. That is, all participants are *able* in some way to talk about their futures: all have *expectations* for the future and in all cases these expectations are oriented as *hopeful* and/or *positive*. However, unlike the Brannen and Nilsen (2002) study, these findings are identified as significant to this research. This is because a positive future orientation cannot be assumed as self-evident in all young adults’ time orientations. For example (as it will become clearer in chapter seven through a focus on low-income participants), middle-income money orientations towards the future are in many cases starkly different to the orientations of low-income participants.

Consequently, it is necessary to outline more fully the ways in which middle-income participants money meanings do enable them to positively orient themselves financially towards their futures. For some participants, having money is as simple and necessary as outlining a future in which they enough income so that they can pay

the bills, and live comfortably or enjoy a particular quality of life. Others talk about having money enough to fulfil more specific hopes, such as owning a home, a car, a boat or (as most participants identify) to be able to travel or holiday overseas. Some participants are even more particular, pointing to a time when they will have ‘no debts’. Many middle-income participants look forward to future financial security, and saving money is part of the plan for achieving this. Being in a good financial position is the goal of some participants, for a number of reasons including self-funded early retirements, retreat-style lifestyles, property ownership, travel experiences or just having the ‘freedom’ to ‘do what I want to do’.

These positive, forward-looking middle-income orientations point to a broader connection between participants’ future orientations and their moral orientations towards a ‘good life’. Similarly, Taylor strongly emphasises the relation between moral orientations and temporality:

As I project my life forward and endorse the existing direction or give it a new one, I project a future story, not just a state of the momentary future but a bent for my whole life to come. (Taylor 1989: 48)

Taylor is arguing that orientations towards what is considered a ‘good’ in life – like money – is not just related to present behaviour and values, but centrally to life direction and the ‘projection’ of a future story through which individuals make sense of who they are and where they are going. In other words, in the context of this study, middle-income participants’ moral orientations towards money as something to be gained or achieved is reflected in how they make sense of their projected futures, and the direction they understand themselves to be heading in life.

Participants also make sense of their futures this way because the existence of a common cultural disposition towards money means that such planning ‘makes sense’:

Ultimately, one’s life plan must articulate with the overarching cultural norms and values of the broader society. As individuals plot the trajectory of their life on the societal map, each point in their projected biography relates them to the overall web of meanings in the society. (Orrange 2003: 8)

In other words, participants' money-related future orientations (or meanings) are not merely singular or individualised ones, they also draw upon the social 'web of meanings' or cultural dispositions that give those money orientations broader legitimacy. Hence, even while middle-income participants vary from one to another in the way they orient themselves towards the future (e.g. by 'deferment' or 'adaptability' or 'predictability'), their common positive orientation towards money as 'good' is also commonly projected into the way in which they see their futures: with the expectation that money will continue to positively furnish their hopes and dreams.

Conclusion

The key focus of this chapter has been the meanings and moral orientations middle-income participants in this study give to money. In the context of talking about a 'good life', middle-income participants clearly draw upon cultural themes about money that they morally orient themselves towards as 'lifegoods'. For middle-income participants money is a primary means through which they are living and investing in a 'good life'. These orientations also involve a number of further themes: a disconnection between private money as 'good' and the dilemmas associated with public/civic money; the strong relationship between personal money and self-reliance; and the temporal aspects of these orientations found in future expectations in which money is central to their hopes and dreams.

The next chapter, still focussing on middle-income participants, will trace the first of four narrative types central to this thesis. This narrative, the 'dominant' money narrative, draws on the above analysis and provides a means to 'story' money meanings. The discussion will also locate those meanings into the context of wider sociological analysis.

6. Chapter Six: Money in the Middle - the Dominant Money Narrative

6.1. Introduction

The following discussion identifies the first of four money narrative types drawn from participant categories. In this case, middle-income participants broadly testify to a money narrative that describes ‘good’ in generalised terms, to the exclusion of competing moral claims. This narrative also relates more broadly to existing sociological literature, addressing for example the disconnection between private and public spheres, and constraints to the nature of the ‘reflexive self’ in contemporary society.

6.2. Utilising narrative

Narratives are a primary linguistic vehicle through which people grasp the meaning of lived experience by configuring and reconfiguring past experience in ongoing stories that have certain plots or directions and which guide the interpretation of those experiences. (Yamane 2000: 183)

In order to explore the meaning of money in participants’ experiences, it is helpful to analyse how participants ‘story’ or configure their experiences of money in narratives. To paraphrase Taylor, to be human is to take a stance towards a particular concept/s of ‘good’. To orient oneself as such is to place oneself in relation to the ‘good’ and seek to direct one’s life actions and being towards it. The temporality and process inherent in this quest aids towards an understanding of self in terms of story, or narrative (Taylor 1989: 52). Smith also describes the relationship between moral orientations and narrative:

...the larger cultural frameworks within which the morally oriented believings of the human animal make sense are most deeply narrative in form. We are the makers, tellers, and believers of narrative construals of existence and history, every bit as much as our forebears at any other time in human history. Furthermore, we are not only animals who make stories but

also animals who are made by our stories. We tell and retell narratives that themselves come fundamentally to constitute and direct our lives. We thus cannot live without stories, big stories finally, to tell us what is real and significant and to know who we are, where we are, what we are doing, and why. Narrative is our most elemental human genre of communication and meaning-making, an essential way of framing the order and purpose of reality. (Smith 2003: 151-2)

While the risk in creating narrative types is to adopt yet another generalising view of someone's 'story', the beauty of narrative telling, writes Arthur W. Frank (1995) in his account of illness stories, is about *listening*. Narrative encourages a close attention to participants' stories, because stories always 'mix and weave different narrative threads'. Offering narratives is a means to 'sort out those threads' (Frank 1995: 76).

The inclusion of a narrative type for middle-income participants does not devalue the particularity or originality of their stories (Frank 1995: 76); rather it suggests that the way a participant reflects upon and stories the meaning of money shares important and dominant aspects of meaning with other participants in the category. Participant stories are not limited to one narrative type either. Other narratives, whether outlined later in the thesis or too idiosyncratic to outline at all, constantly weave their way through the dominant narrative, and this will become clearer in later discussions. However, drawn from the data analysis above this discussion suggests a narrative type that all middle-income participants' stories in varying degrees can be aligned with - the 'dominant' money narrative.

6.3. The dominant money narrative

6.3.1. Narrative indicators

The dominant money narrative is recognisable through a number of important indicators. First, it is a narrative that is shared by all middle-income participants through a clear set of markers flagging the importance of money in life. Second, it is a transparent storyline about money that pulses with a sense of movement towards the future: 'this is where I am now; this is where I am going'. Third, the storyline is

explained in subjective terms and also referenced socially. Fourth, the narrative also includes particular languages of inclusion and exclusion, and there are recognizable limits to the shared languages of money. Fifth, the dominant narrative is inextricably linked to the 'self'. Finally, the dominant money narrative reflects a privileged cultural narrative against which all narratives measure, middle-income or otherwise.

First, the dominant narrative highlights a shared story flagging a clear orientation towards the centrality of money to a 'good' life. As evidenced in the middle-income data, descriptions of money include multiple aspects of life across a broad spectrum of experiences. Clear markers help delineate how these aspects of life involve the centrality of money to work, rest and play. For example, work provides a primary means through which money is made available and is central to a dominant money narrative. Whether work is self-fulfilling or merely a means to earn an income, the centrality of work as a stepping-stone to financial independence is central to the dominant narrative. The way 'rest' is described is another marker: in terms of comfort, enabled by money. The qualitative and quantitative goals of a comfortable home and sufficient provisions for family life and the needs of everyday living feature strongly in what money means in this narrative. Leisure, or 'play' is a third marker. Leisure is strongly oriented towards lifestyle goals, including travel and holidays, social events and activities, and ownership of leisure-related goods such as shacks or boats. Consequently, three of the most central and broadly defined elements of lived experience in western culture (work, rest and play) are marked as available primarily through money in the dominant narrative.

Second, the dominant money narrative follows a storyline built around a sense of continuity and forward movement. The data shows that in multiple ways, having money lends availability toward conceiving of future possibilities. Whichever of Brannen and Nilsens' (2002) model participants follow in thinking about the future (deferment, adaptability or predictability), their futures are positive ones, envisaged in reference to financial self-reliance. Some participants have clear future goals (e.g. an early retirement or owning a home), other's futures are 'fuzzy' or not clearly defined (having financial security or living comfortably), but all feel they are travelling in one direction - towards the future. There are few interruptions to this storyline, just a continuous sense of movement, and central to that movement is the availability of

money. In other words, in part, the meaning of money is centrally implicated in their orientation towards the future.

Third, the dominant money narrative draws upon a number of sources. While there is an overwhelmingly ‘instinctive’ nature to the narrative (Frank 1995: 78) – for example, participants primarily talk about their desires for money as if those desires are quite natural – they also reference some social sources. In particular, participants’ refer to perceived familial expectations of earning capacity or career path, or the felt pressure to buy a home, invest money, or travel overseas because their peers or colleagues have already done so. As well as carrying their ‘own’ monetary expectations, many also sense a social expectation to become more orientated towards financial acquisition.

The dominant money narrative also draws on particular ‘languages’ to articulate money meanings. Some of these have already been flagged. For example, there is a future-oriented language denoting a forward direction and sense of continuous movement, within which the language of ‘hope’ and ‘expectation’ is found. In addition, a ‘self’ language draws on references to financial autonomy, control, independence, security and self-reliance. Finally, the language of money as ‘good’ is described in multiple ways: as goal achievement, success, comfort, opportunity, happiness, leisure and pleasure, quality of life and because of the choice that money provides.

Moreover, language found in the dominant money narrative also draws on narratives outside itself, which act as reminders that the dominant narrative is more attractive than others. For example, participants refer to alternative money orientations such as financial stress and the worry related to not having money as a state to be actively avoided. The language is highly negative in tone (e.g. ‘awful’, ‘stressful’, ‘rough’, ‘anxiety’, ‘depressing’, ‘a source of unhappiness’ to name a few), and is described as a circumstance to be actively orientated away from, in the same way that an illness might be spoken about in a society that privileges being healthy. Consequently, in this money narrative, personal financial difficulty or debt is not a legitimate part of the dominant story.

Furthermore, if the dominant money narrative includes particular sets of languages to describe which money orientations are legitimate or not, it also excludes other languages. The narrative metaphors already described relate primarily to personal money, where an orientation towards personal money is a legitimate personal and perceived social expectation. On the other hand, a dominant money narrative articulates public monies in terms of social (political or moral) dilemmas warranting social solutions. In this narrative, there is a general and marked *inarticulateness* and feeling of being ‘lost for words’ when personal responses are required for social outcomes. While a dominant money narrative has strong orientations toward personal money, it is limited in the language of articulating how money relates to the ‘self’ outside the personal sphere.

Fifth, the dominant money narrative is specifically related to the ‘self’. It is best articulated through ‘self’ language: the importance of financial self-reliance; the necessities and lifestyle goals enabled through financial self-reliance, as well as the goal of economic security requiring financial autonomy. In other words, the dominant money narrative stresses the importance of ‘my own’ money: for Edgar, it is financial independence that he seeks at this point in life. It also highlights the centrality of money to self-identity in this narrative. For example, having ‘my own’ money bespeaks a sense of ownership and claim over money, and because money offers some future security and certainty in this narrative, it has also been shown to provide a sense of clarity in self-definition and future-direction.

In summary, the dominant money narrative is thus the storying of how money has a central place in what it means to live a ‘good’ life. In this narrative, money is itself a primary ‘good’. Personal storying winds its way around the place of money through the everyday requirements and desires of a good life, the daily activities found in a good life, and through the continuous thread of money’s existence in the history, present and future of a ‘good life’. The dominant money narrative *flows*. There is a sense of forward movement giving meaning and purpose to the present: Saskya lives to travel and envisages her future as a series of overseas experiences facilitated by her skills and ability to earn. Money meanings even flow beyond personal futures: Mike is working towards an early retirement and the future opportunities his earnings will provide for his children are part of his present financial reasoning.

6.3.2. The dominant money narrative as a culturally preferred narrative

The dominant money narrative is also the ‘culturally preferred’ narrative. This term is borrowed from one of Frank’s (1995) illness narratives which he describes as culturally preferred because it is the one story given powerful legitimization by media, health and academic institutions.

There are a number of ways that the dominant money narrative can be understood as culturally preferred. First, participants themselves privilege this narrative in different ways. As already shown, middle-income participants share moral orientations that point to wider common histories or convergent cultural dispositions and in particular, consensus around the ‘meanings of practice’ (Bourdieu 1990: 53) in relation to money orientations. Like many aspects of middle-income storytelling, their cultural disposition towards the centrality of money to a ‘good’ life indeed supports the dominant money narrative as a culturally preferred storyline. However, even participants with alternative narrative threads support the dominant money narrative as culturally preferred. As will be shown in chapter seven, many low-income participants acknowledge a desire to story their lives according to the dominant money narrative, even if they feel it is not available to them. And downshifters, despite having actively chosen an alternative money narrative, also reference the dominant money narrative as one preferred by others around them; and as a narrative they are expected or feel pressured to follow by family members, for example. Thus, even when alternative narrative threads run more strongly in participants’ stories, the dominant money narrative remains the culturally privileged one. As Smith notes,

People thus most fundamentally understand what reality is, who they are, and how they ought to live by locating themselves within the larger narratives that they hear and tell, which constitute what is real and significant for them. (Smith 2003: 152)

Another strong indication that the dominant money narrative is culturally preferred is that its consistent message is found in popular culture and social institutions. At every turn - whether by the government tax office, a local superannuation fund, Santa Claus at Christmas or the local travel agent – the message is conveyed that having,

saving, investing and spending money is a ‘good’ activity and of primary importance to a good life. For example, *Connectfinancial* is a local Tasmanian finance firm whose communication about money is a culturally taken-for-granted one:

Investing is the magic of wealth creation. You start with a small sum of money and send it out to work. You keep adding to it, little by little over time, and presto - before you know it has turned into a sizeable nest egg for your future. As a valued member, we're here to help you experience this magic through all of life's changes. And building personal wealth is an important part of your future. (Connectfinancial 2005)

This orientation towards money has all the hallmarks of the dominant money narrative: having money is ‘good’, building monetary wealth is important; money is integral to shaping the future; money is a ‘constant’ through all of life’s challenges and changes; and, quite clearly, it is *personal* wealth that is significant in the equation. From government websites with personal finance advice (CoA 2005), to private health insurance funds promoting health as something individuals can ‘control’ (PHIA 2007), to credit unions promoting children memberships into money saving clubs (ADCU 2007), the orientation towards money found in the dominant money narrative is the culturally preferred, and culturally privileged, narrative, crowding out any alternatives.

Economic and sociological literature too, corroborates this fact. For example, major economic theories and institutions still draw heavily upon the free market philosophies of 18th century moral philosopher Adam Smith, who in 1776 in his *Inquiry into the Nature and Causes of the Wealth of Nations*, wrote:

As every individual endeavours as much as he can both to employ his capital in the support of domestic industry, and so to direct that industry that its produce may be of the greatest value; every individual necessarily labours to render the annual revenue of the society as great as he can. He generally, indeed, neither intends to promote the public interest, nor knows how much he is promoting it. He intends only his own gain; and he is in this, as in many other cases, led by an invisible hand to promote an end which was no part of his intention. Nor is it always the worse for the society that it was no

part of it. By pursuing his own interest, he frequently promotes that of the society more effectually than when he really intends to promote it. I have never known much good done by those who affected to trade for the public good. It is an affectation, indeed, not very common among merchants, and very few words need be employed in dissuading them from it.

(Smith 1776: IV.ii.9)

Thus, lingering behind dominant money narratives is the economic market, driven to increase profits through personal wealth creation. Beyond the attention of economists, this is something sociologists also acknowledge, although often more critically.

Pusey for example, laments the economic reform privileging a free market economy, arguing that it comes with:

...a thinning of democracy and an induced retreat of the people into a purely private sphere of caring only for one's own, of mood states, of consumption, of recuperation, therapy, and incommunicable anger at what is being done to them.

(Pusey 2003: 183)

Additionally, it has already been demonstrated in chapter three and five that other sociologists (Bauman 1998a; Bauman 2003; Beck and Beck-Gernsheim 2001; Bellah et al. 1996; d'Epinay 1991) note how deeply economic motivations are embedded in the becoming and defining of the 'self' as autonomous and self-responsible. Thus, whether through participants themselves, popular culture or social institutions, the academic study of the financial market or the social observation or critique of the sociologist - major themes within them all resonate with the dominant money narrative of this study as a culturally preferred story about the meaning of money in life.

6.4. Comments on the dominant money narrative

6.4.1. The elimination of value conflicts

As a narrative given cultural preference, then, a number of comments remain to be said of the dominant money narrative characterising middle-income participants in this study. A primary observation about the dominant money narrative is that it has a relatively linear storyline. And as a narrative whose moral orientation towards money focuses on the ‘good’ of personal money it embraces a relatively straightforward moral stance. This by no means infers that a dominant money narrative excludes all ambivalences, or conflict related to money matters. On the contrary, it has been made clear that money dilemmas and conflicts do exist in this narrative. Rather, what is significant is the way that in the dominant money narrative, language privileges the ‘good’ of personal money *despite*, and *in spite* of money dilemmas presented.

Nussbaum’s (1987) analysis of Greek tragedies in ‘*The Fragility of Goodness*’ provides a metaphor of this dominant money narrative view. Nussbaum argues Greek tragedies have long been misread, superimposed with rationalistic interpretations that reflect the culturally embedded views of a Kantian approach and similarly Plato before him. The conflict of values central to the tragedy of the Greek poets was ‘found painfully intolerable’ (Nussbaum 1986: 50) by the pragmatic philosophers, for whom a moral rule or principle can never be in conflict with another. According to the pragmatism of the latter, the stronger good prevails because there must be ‘consistency amongst the principles of practical reason’ (Nussbaum 1986: 48). Consequently, a Platonic reading of Greek tragedies privileges the *elimination* of value conflicts. It does so by emphasising linear and future-directed solutions to moral dilemmas through decision-making that elevates stability, control, self-sufficiency and rationally-driven reasoning as its grounding principle.

Similarly, the dominant money narrative tells a story about money in ways reminiscent to a Kantian approach of the Greek tragedy. Analogously to Greek tragedies, the stories of middle-income young adults are peppered with the value conflicts, moral dilemmas and complexities that inevitably arise from earning, having, investing and dispensing money on a daily basis. However, like the Kantian pragmatist approach to tragedy, the dominant money narrative overlays such value conflicts with a consistent principle overriding all others. And this principle is the dominant moral reasoning that personal money is ‘good’ money, regardless of the dilemmas left in its wake. Resembling the Kantian approach, the dominant money

narrative privileges future-directed money solutions, financial self-reliance, and decision-making that elevates monetary stability and control.

Thus, like the Kantian approach to a Greek tragedy, the dominant money narrative is an interpretation about money that reflects the culturally embedded views of our time. It is important to note that as a money narrative it is not merely reflecting a ‘simple’ interpretation of the meaning of money: neither was the Kantian approach to Greek tragedy. Both approaches are born in the context of value conflicts and moral dilemmas central to their existence. Rather, it is the interpretation of what is of greater moral importance in the *midst* of these money dilemmas that defines the Kantian approach to tragedy, or in this case, the dominant money narrative. The dominant money narrative privileges stories about the ‘good’ of personal money: to the point where these stories become increasingly invulnerable to the ethical conflicts arising from them because the dominant money orientation crowds out alternative interpretations, or languages to confront them with.

Elsewhere, Nussbaum uses a modern day example of economic development indicators to highlight this cultural ‘refusal to recognize plural ends’:

Until rather recently, “the quality of life” in a nation was assessed simply by enumerating GNP per capita. This crude norm did not even make salient the distribution of wealth and income, and thus routinely gave high marks to nations such as South Africa, with its tremendous inequalities. Still less did it ask about the connection of GNP to other areas of human functioning that are important indicators of quality of life: areas such as life expectancy, infant mortality, educational attainment, and the presence or absence of political liberties. (Nussbaum 1997: 1202)

Coser gives another example of this in his work that identifies ‘greedy institutions’. These institutions, be they political, religious, or even familial, demand total commitment and eliminate all possibilities for questioning dominant values or creating value conflicts with the dominant mode (Coser 1974). Perhaps extreme examples, Nussbaum and Coser nevertheless demonstrates how one strong principle or ‘good’ (in this case the market value of goods and services, or the ‘greedy institution’) prevails in the interpretation of what quality of life is, leaving all other

(equally or more important) indicators without claim. The dominant money narrative mirrors this tendency: money dilemmas and conflicts are present but are given no personal privilege or solution because only one stronger money principle or ‘good’ prevails, leaving others without claim - or at least insufficiently binding on the dominant money narrative.

Having outlined the interpretative nature of the dominant money narrative, it is also important to explore the social consequences of a narrative thus privileged. First, what does having a limited language of moral alternatives in money meanings imply for an individual’s social responsibilities? Second, analysis of the dominant money narrative presented here may necessitate a re-thinking of the extent to which ‘self-reflexivity’ (to use Giddens term) accurately describes modern individuals.

6.4.2. The ambivalence toward social responsibility

Concern over the disconnection between the public and private sphere has already been voiced in the previous chapter. There it was noted that Eckersley’s (2004) research joins a growing list of studies³⁹ indicating a growing disconnection between the personal and social. For example, individuals viewed their personal aspirations as having nothing to do with achieving wider social goals. Also, Australians have shown to be turning inward towards personal and familial concerns and away from broader national issues that they feel they have no control over (Eckersley 2004: 120-1). Michael Pusey (2003) raises this concern in yet another way, through voicing the dangers of economic reform. He quotes H.C Coombs (former Reserve Bank official) who rang warning bells in 1992 by saying that ‘the intellectual and moral basis of Australian society is being corrupted’. His reasoning for this was because of the widespread view of ‘the economy as a machine independent of social purposes’ (Pusey 2003: 14).

³⁹ E.g. Clemenger (2002); Flowers (2002), Mackay (2003a; 2003b).

Two tendencies are inferred by these research findings. The first is the inward retreat, or the inclination for people to narrow their scope of influence to a small sphere of people (family or close friends) directly linked with themselves. The second is the tendency to view economic matters (including private money matters) as distinct from social outcomes, as if the economic market is driven by objectives that have little to do with social ones. As two generalised considerations presently voiced by social scientists about Australian culture, they also capture my concerns about the dominant money narrative. Again, it is not the case that middle-income participants ignore or are blind to social problems of which money is the cause. One participant after another alludes to social problems, problematises government spending, feels badly for the poor, or questions their own role in wider concerns. But ultimately, their sphere of monetary influence remains personal and strongly reaffirmed over and over as part of *their own* good life: for the present, for their lifestyle, for their futures and for their security. The ‘good’ of personal money, thus repressing other moral alternatives by the strength of its orientation, leaves little room for the recognition of multiple (e.g. personal *and* social) monetary goals and responsibilities.

It is evident that the dominant money narrative has attractive, confident qualities: it is a positively oriented, future-looking, pleasure-seeking and self-fulfilling narrative. At the same time however, the dominant narrative edits out answers to conflicts that may call its very narrative privilege into question. Social responsibility, or the orienting of personal actions towards better social outcomes, is one of these answers, most often edited out and leaving participants unable or unwilling to articulate a place for it in their lives.

6.4.3. Rethinking reflexivity

Building on the first, the second concern relates to the ease in which social theorists of all kinds express modern people as individualised, unattached and autonomous beings free to live according to their own choice. To reiterate, some of these descriptions include Giddens’s ‘reflexive self’ (Giddens 1991), the ‘choosing, deciding, shaping human being’ of Beck and Beck-Gernsheim (2001), the ‘morally autonomous individual’ referred to by Bellah et al. (1996), or the ‘lonely, self-concerned and self-centred economic actor’ as described by Bauman (2003). For the purposes of this

critique, Giddens's 'reflexive self' is briefly outlined in order to locate it contextually alongside the dominant money narrative.

Giddens (1990; 1991) argues that moral questioning has been bracketed out (or sequestered) throughout modernity – due to the loss of traditional-religious frameworks and increased trust placed in abstract systems. However in late-modernity, he argues, there has been a re-emergence of repressed moral responses to human dilemmas in the form of 'life politics'. 'Life politics' is an emergent sphere of questioning politicising the self and body in relation to lifestyle choices and abstract systems. The ambivalences inherent in such moral questioning are also enabled because individuals in late-modernity live reflexive biographies: that is, central to the reflexive self is control, awareness and the constant monitoring and often re-shaping of body and mind in relation to the systems and knowledges played out socially around them (Giddens 1991: 75-80).

My critique relates to the extent to which individuals can be morally reflexive – about money related issues at least - if living within the scope of a dominant money narrative. While I have shown that many middle-income individuals demonstrate an awareness and reflection about their work sphere or wider social problems related to money - like poverty - no one individual either questions or problematises the meaning of private money, its distribution or intended use. A sociological analysis of a culture that privileges personal money as 'good' infers that money is not value-neutral, nor to use Zelizer's words, 'morally invulnerable'; but rather integral to shaping cultural frameworks which become shared stories about what is or isn't 'good' and worth attaining. The almost total lack of problematising the individual sphere in relation to money raises real questions about the actual extent to which late-modern individuals are able to be reflexively aware of their role in reproducing some major cultural themes or dispositions.

My concern is that Giddens (among others) reflects on self-reflexivity as a modern 'enabling' attribute without any sense of how self-reflexivity is constrained by existing cultural frameworks, such as money narratives. If a money orientation such as the dominant money narrative crowds out other moral alternatives related to the

use of money, then unless the narrative is actively chosen against, self-reflexivity is left deeply constrained.

If there are no question marks placed over the monetary fruits of the economy in our private lives, or little sense of reflection about the social responsibilities and obligations private money might or could lend itself to, then it may be the case that abstract systems provide only *one* culturally preferred knowledge when it comes to the economy. That is, that the stronger the economy the better, the more private money, the better. In other words, if self-reflexivity is the biographical response of contemporary individuals to the waves of new knowledges that are birthed continually by abstract systems, then self-reflexivity is questionable where there is static, constrained or unchanged knowledge (in this case, our understanding of the functions and purpose of the economy). In this research, evidence suggests that middle-income young adults tend to edit what they will admit about money in their personal lives to a shared, taken-for-granted orientation: that money is unequivocally ‘good’. If this is the case, then some participants are showing that for at least one pervasive cultural theme (privatised money), Giddens’s sense of self-awareness and constant reflexive re-shaping of the self is not necessarily a practiced reality.

Conclusion

The dominant money narrative is central and prominent in the findings of this thesis, but it is not the only narrative uncovered. In the next section are two more narrative types. They are not as culturally prominent but no less important. The first, the deferred money narrative, is a story that is similar in many ways to the dominant money narrative because it strives to achieve it. The second, the flawed money narrative, is a narrative that exists in strong relationship to the dominant narrative because it is inextricably linked but deeply antagonistic at the same time. These narratives address an unsettling question: what does money mean for those who are unable to currently live the culturally preferred dominant money narrative?

Before outlining alternative narratives however, the next chapter is first dedicated to outlining analytical themes arising from money meanings and moral orientations

towards money by the second participant category defined in this thesis: low-income participants.

7. Chapter Seven: “It’s a long walk back when you run out of money”⁴⁰ - The Money Meanings and Moral Orientations of Low-Income Participants

7.1. Introduction

This chapter focuses on low-income earners. In particular, I will outline the money meanings and moral orientations that low-income participants share in their understanding of a ‘good life’.

In 2001, those on low-incomes (less than \$26,000 per annum) represented approximately 28% of the Australian population.⁴¹ The data in this chapter is drawn from thirteen low-income participants. Of these, 8 are male and 5 are female. The youngest is 23 years old, and the oldest is 38 years, while the average age of the group is just over 29 years old. Reflecting 2003-04 income figures for low-income households (ABS 2005), government pensions and allowances are the main source of income for all low-income participants in this study. While some participants are unemployed, some are engaged as primary carers for children, and a number are occupied with full-time tertiary study. Some students and carers are also engaged in part-time work to supplement their incomes. The highest income is just over \$26,000 per annum, while the lowest is approximately \$8,000 per annum, and the group average income is below \$15,000 per annum. Five of the group are tertiary educated,

⁴⁰Static low-income participant, Trevor.

⁴¹ ABS (2001) ‘Weekly Household Incomes by Family and non-Family households’ report indicates that 42% of Australian households fall within a weekly income of \$499 – \$1499 (or \$26,000 to \$78,000 per annum gross); whereas 28% of Australian households fall below this figure, and 18% fall above (the remaining 12% were incomplete indications).

four are currently undergoing tertiary education,⁴² and the remaining four have completed grades ten, eleven, twelve, or a TAFE⁴³ certificate as their highest educational level. Three of the group are buying their own homes, seven are currently renting and the remaining three live with their families. Eight participants are single, while three are partnered or married, and two participants are divorced. Three participants are single mothers with dependents. Six participants have travelled overseas, whilst the remaining seven participants have either travelled only within Tasmania or within Australia. For a detailed list of low-income participant characteristics, see appendix one, table two.

Analysis of the low-income participants begins with identifying the primary ways that these individuals talked about money in their lives. That is, how is money oriented in relation to what they view as a ‘good life’? Following this, the complex and sometimes contradictory ways that low-income earners describe the meaning of money are analysed, including divergent meanings between low-income students and the low-income unemployed.

7.2. General money orientations of low-income earners

Leon earns approximately \$10,000 per annum and views himself as less materialistic than his friends. He used to work but now studies at university full-time in order to kick-start a higher earning and more satisfying career. He plays down the place of money in his life. For example he seems fairly unconcerned that he doesn’t earn too much - he’ll get by and make do: ‘I just need enough to see me through my degree’.

⁴² As noted in chapter one, the bias towards tertiary educated participants is most likely a reflection of my social location as a tertiary student and the social networks most available to me through snowball sampling. However, it also becomes clearer throughout this chapter that low-income tertiary students have shared money orientations that are juxtaposed with other low-income earners (e.g. unemployed). As such, the distinction has proved analytically interesting and insightful to the wider study.

⁴³ TAFE is a Training And Further Education Institute in Hobart Tasmania

He indicates that a good career and comfortable retirement are part of his future plans, but there are more important things than money anyway - like job satisfaction and personal happiness. He justifies this by telling a story about his lottery-winning friend who is very wealthy and yet unsatisfied at the same time. For Leon, money is desirable, or 'good' but downplayed in his understanding of a 'good life'.

7.2.1. Money as 'good'

Leon's view of money highlights some of the themes found more broadly amongst low-income participants in his category, although critical divergences will be outlined later. Similarly to the middle-income earners, the way low-income earners generally view money is also as 'good' in their personal lives. Their orientation towards money as 'good' is not as direct as the middle-income group: the overall instances of money being talked about as 'good' by low-income participants was statistically a third less than that of the middle-income group. Nevertheless, personal money is still 'good', in particular for three reasons. First, it provides a sense of control over participants' lives including: a sense of independence from the system (e.g. government) or other people such as family; independence from financial constraint or worry; or independence that provides opportunities, to buy or experience things, or to 'do what I want to do':

'Well, obviously, you've got to have it [money]. You've really got to have it. I feel incredibly blessed that I'm not living in my mum's time, when there wasn't a pension to fall back on when there wasn't any work. Really, really blessed by that. Because I don't have to go and have some bullshit husband, you know, I don't have to do any of that because there aren't any more options. So I'm really lucky to have the freedom that I have.'

(Gabrielle, 36, Part-time Musician)

Second, most low-income earners view personal money as good because it is a means to an end or goal. Goals may be qualitative – related to comfort, choice, health, happiness or success – or quantitative and more clearly defined, for example related to travel, ownership, saving money, paying bills or being debt free:

'Um, I guess my wish list though, you know... Um, I'd like to own my own home.'
(Virgil, 30, Full-Time Student)

Third, money provides a quality of life defined through lack of financial constraint or money worries, financial stability, lifestyle choices such as engaging in recreation, investing for the future or having open options, or comfort such as a particular standard of living. For example, Stuart notes that,

'...when my parents retire I want to move, and I want to actually purchase the property that I'm sort of living on at the moment. And that gives me...the quality of life as in like [you can] walk in the trees, and not hear a car. And only hear my dog barking basically, that's the only thing. So it's a relief from the outside world type of thing?' (Stuart, 27, Full-Time Student)

7.2.2. 'Downplaying' money

Like middle-income participants, low-income participants also view personal money as 'good' - something to be oriented towards, or desired - because it provides financial independence, goal achievement, and a better quality of life. However, the low-income data is also conspicuous for how it differs from middle-income participants' money meanings because low-income participants also describe money in 'neutral' ways. While money is certainly desired, there is also a strong sense that low-income participants are unconcerned or almost blasé about money. That is, while money might be desirable to them, low-income earners express with some nonchalance that there is no need to make a big deal about it. In other words, money is 'downplayed'. This is an attitude that commonly winds its way around statements related to the realities of living with minimal incomes:

'Being on the pension you don't get a lot of money, but I do get enough money. And after paying my friends back their money, I've just got that to do what I like with, you know. I've got all my meals supplied here. And got my own room. But if I had a lot of money I'd make a mess of myself, plus everyone would borrow off me...'
(Trevor, 38, Unemployed)

In this way, money is not always described as 'good', but nor is it described negatively. Rather, participants reflect on money as a necessity: something they

require to survive or get by, but not something to make a big deal about. Another way this ‘downplaying’ of money is communicated is through the reflection that participants will ‘make do’ or be ‘creative’ with what little they have:

‘...you can’t order in Indian every night, or Chinese or that sort of thing...So I guess I’ve had to organise myself a little bit better. Which has been fine because I’ve actually found I quite like cooking. So I watch Jamie Oliver and all that sort of stuff, and pick up a few little tips. And try and replicate it. And if someone rings up and says, you know we’re going to do this, I just have to say I can’t do it. Which is fine. I feel like it’s mainly things like going out and having a beer that you have to cut down. I feel like I’ve done enough of that, anyway... I also have to be a little bit more, responsible about driving. ‘Cause I used to just ... go and take a drive. Whereas I can’t do that now. ... Petrol’s expensive, and clothes shopping. You’ve got to be a lot smarter about that. A lot smarter. But I was at the stage I had too many clothes anyway.’ (Leon, 29, Full-Time Student)

As Leon shows, part of the downplaying of money in this way is an attitude of being *unconcerned* about money, as if having little money is non-problematic:

‘I mean it’s under the poverty level n’ stuff, but I mean I get by – easily - on it.’ (Anders, 24, Unemployed)

Therefore, while on the one hand low-income participants talk about the ‘good’ of money in similar ways to middle-income participants, they are also careful to downplay the realities of their low-income by framing the experiences in language that doesn’t necessarily draw on an orientation towards money as simply ‘good’.

Interestingly, Singh and Lindsay (1996) note a similar finding in their study of money:

One of the strategies used to avoid seeing money and power as linked, is to present money as not being meaningful. ... Money is seen as a ‘pain in the neck’; a ‘nuisance’; without ‘any significant place in our lives’; a means of paying the bills. Another strategy is to minimise its quantum, by saying, ‘there’s never that great big amount to worry about.’

(Singh and Lindsay 1996: 65)

In this case, most low-income participants describe their practical experiences with money similarly - as something they are unconcerned about, as a reality they will make do with and even become creative with.

7.2.3. Money ambivalences and tensions

In addition, and again like middle-income participants, everyone in the low-income category of this study also express ambivalences towards, and tensions about money in their lives. However, they differ from middle-income participants in the extent to which these instances occur: low-income participants express money ambivalences/tensions about personal money over four times more frequently than middle-income participants. The subject of the ambivalence and conflict is also substantially more varied than middle-income participants who tend to confine money conflicts to the stress and worry related to past experiences of having little money, or to the philosophical relation of money to happiness. Rather, low-income participants show that their ambivalences about money are related to a wide variety of everyday issues.

For example, the source of income was a cause for ambivalence amongst many participants, and for many reasons. Some participants felt undeserving of money, while others had experienced financial abuse through money-power relations. Some felt ambivalent about receiving 'handouts' or not being able to hold down a 'normal job', and others felt conflicting emotions over the social pressure they feel to earn their own money. Jessica describes her feelings about 'grovelling' for money:

'Well, I've felt that I've had to grovel, for everything. Like, to get into this place [I had] help from absolutely everyone, because I had no savings. It was really bad when I was considered badly in debt, I couldn't pay my debts. So I was forever behind, and forever getting final notices and disconnection notices. So that was really hard.' (Jessica, 38, Part-time Student)

Similarly to middle-income participants, the relation of happiness to money is also a source of ambivalence for low-income earners, but not always for the same reason as middle-income earners. Many references to money here are related to happiness

being found to a degree in the absence of financial struggle or constraint, for example in being financially independent. Virgil expresses this idea:

I: 'What about happiness? What is being 'happy' to you?'

P: *'Being free from worry'.*

I: 'What makes you worry?'

P: *'Things that make me worry, unfortunately, are money. Because you can't really survive in our society without it.'*

(Virgil, 30, Full-Time Student)

Many low-income earners also express multiple tensions related to financial worry. Each reflection of financial worry (related to their current financial context) is expressed negatively: for example as a 'stressor', 'horrible feeling', 'de-humanising', as 'trouble', 'really hard' or involving 'constant worry'. The difficulties experienced through financial worry also extend to other tensions, such as tensions within relationships (such as family or spouse), and also conflicting feelings surrounding the need to be dependent on others, such as government welfare services, parents, or loan services:

'I went to get a loan that would help me... so I didn't have to go back to work. And, I had a thousand dollars in my bank. I had a thousand dollars to pay on my credit card. So I wanted to pay that off, and I had a [loan] to pay which was one and a half, and so I wanted two and a half grand to pay them off, even though I had a grand in the bank. And the computer said no! And I was so angry.'

(Kayla, 27, Escort Worker)

The complex array of ambivalences and tensions expressed by low-income earners also included some smaller themes. Participants raised issues associated with desiring money but not being able to have it, the felt or perceived inequality and power-relations relating to their social position, negativity about consumerism, and perhaps most poignant (and elaborated further later) some participants convey a disquiet about their very futures because of a lack of money.

In summary, money is squarely located in reference to a 'good' life and is desired by low-income earners. Like middle-income participants, the 'good' of personal money

is most often not problematised. However, personal money is largely downplayed through stories that highlight the realities of getting by with little money and having to 'make do'. While on the one hand the downplaying of these realities are inflected with an air of being 'unconcerned' about, or 'creative' with personal money, they also reflect the ambivalences and tensions participants feel about their lack of control and power over where their money comes from, how they are limited by it, and the dilemma of not having enough.

7.3. A category divided: static and transient low-incomes

In varying degrees, all low-income participants share the general money orientations outlined above. However, beyond this point it is no longer feasible to talk about low-income participants as unified by common money themes. Rather, personal money meanings and orientations diverge along two clear trajectories. These trajectories are based upon whether the participant's low-income is either transient or static. A 'transient' low-income refers to a low-income that is understood to be temporary in nature. A 'static' low-income refers to a participant who has a low-income with no immediate prospects of an altered circumstance. The following section begins with the transient low-income earners, followed by the static low-income earners, tracking some of the themes specifically arising from their data.

7.4. Transient low-income earners

Transient low-income earners view their current low-income as short-term and to be later replaced by an increased income, for example full-time paid work upon completion of studies. Seven of the thirteen low-income participants are transient in their low-income, four males and three females. The majority (five) of the group are students who have chosen to return to tertiary education as mature-aged students after some time working or travelling. In this sense, their low-income status is a means to a goal: education, and/or future work. Two participants in this category are on government welfare payments due to lack of work, but nevertheless live with the promise of employment in the not too distant future.

As described above, all transient low-income participants fit into the general money orientations for low-income earners as described above: they view money as 'good'

while downplaying its importance, and they also highlight ambivalences and tensions they express about money living in a low-income context. The following section analyses some of the peculiarities of the transient low-income group, in terms of how they ‘downplay’ money meanings, how this relates to their understandings and expectations of the future, as well as the ambivalences and conflicts about money they identify both at the personal and social level.

7.4.1. Downplaying money

The transient low-income participants ‘downplaying’ of money is encased within a strong sense of pragmatism about living with less money. It is they who describe their current income context as necessary – even worthwhile – in terms of waiting for the rewards that education, or waiting for the ‘right’ job, will bring. For example, asked how she coped with a low-income, Bethany replies:

‘It’s been alright. I’m being a bit pickier this time, because I could easily go back to hospitality - I was offered my old job back. But I don’t want to get back into that. That’s why I’m going to wait a bit longer and see what I can come up with.’

(Bethany, 23, Unemployed)

For Stuart, study is a means to a further goal:

‘Austudy will get you the bare minimum. And that’s good though, because it makes you more determined to succeed. It’s like bugger this, I’m not sticking with three hundred and eighteen dollars a fortnight, just to go back and be what I was. So it makes you more, well it makes me more determined.’

(Stuart, 27, Full-Time Student)

To these participants, a low-income may be unavoidable, but it is only a necessity for *now*, for a short time. Re-skilling through education, or waiting for the better job to arise, seems to them a pragmatic course of action worth the trouble of making do – even being creative – with money while there isn’t a lot to go around.

7.4.2. Projected futures

However, such pragmatism is indicative of a deeper reality for these transient participants. Bethany will wait for that better job, Leon will put up with three

hundred and eighteen dollars a fortnight, Leon will cook his own meals, and Gabrielle's family will pull together to make ends meet – because they believe their money circumstances *will* change for the better. In other words, like the middle-income participants, all transient low-income participants are *able* in some way to talk about their futures, all have *expectations* for the future and in all cases these expectations are oriented *positively* in relation to money meanings. Stuart talks openly about his future expectations:

'I've made a choice and one of the reasons I'm in university [is that] I didn't like earning forty-two and half thousand dollars a year. I want to earn eighty thousand dollars a year. And for that you've got to put some time and investment in. And university is that time and investment. I mean I worked it out that after six or seven years - say take university and then working - I would've made as much as I would've earned if I just kept on working for six years, or six or seven years. And then from then on you're going to earn more.'
(Stuart, 27, Full-time student)

Reynolds and Ross (1998) note that education plays a central role to human well-being because being well-educated mitigates against unemployment and provides greater access to 'full-time, high status, rewarding, well paid work'. As a rule, the well educated also face fewer economic difficulties (Reynolds and Ross 1998: 222). As Stuart demonstrates, when transient low-income participants talk about their hopes beyond low-incomes, the desires and expectations they place in education result in language much the same as found amongst middle-income money orientations:

'I'd like for [partner] and I to have a really nice home. I certainly do not mean like a massively salubrious mansion. ... I'd really like us to have a home that we actually know is our base; that we always come back to. But we really are both big on travelling. We'd love to live in other countries for periods of time - like, we're talking fantasy now. It'd be lovely to be like in a position where someone says, you know, we've got six months in Kuala

Lumpur, or we need you to go to Kenya for a year or whatever. ... You know we could literally just be thinking, 'lets go to Cuba for four weeks' or whatever it would be. That would be really nice, to be financially comfortable to be able to do that.' (Mondi, 26, Full-Time Student)⁴⁴

'But the first thirty years of my life are gonna end up being just purely for me. The next thirty will be my career. And I'm hoping the thirty after that will be a nice retirement, or semi-retirement.'

(Leon, 29, Full-Time Student)

In part, the transient low-income participants of this study follow middle-income participants' orientations towards money as something to be sought or pursued. This is also reflected in how they make sense of their projected futures, and the direction they believe themselves to be headed in their lives. For example, all transient low-income participants in this study describe themselves in terms of the 'adaptability' model proposed by Brannen and Nilsen (2002). On the whole, these participants consider the future a challenge and are taking active, short term and open ended steps (such as university study) to make sure they have opportunities in the face of changing circumstances. That is, the meanings they give money fit into shorter-term and open goals that may or may not change (Brannen and Nilsen 2002: 529-30).

In other words, whilst experiencing a low-income, these participants live in deference to the dominant money narrative. In terms of thinking about life and future they are oriented towards money as 'good'. Unlike middle-income participants, their immediate experience is framed by the reality of a low-income. However, in their understanding, the low-income is only for *now*. What they *expect* and *plan* for is the dominant money narrative. Recall Charles Taylor's assertion that the question of who we are as human beings can only be answered in reference to *where* we are going and the direction we orient our lives (Taylor 1989: 46). The pragmatic

⁴⁴ A female.

response to the question, ‘what makes a good life’ by the transient low-income participants in this study shows broad orientations to the expectations found within a dominant money narrative, and it is according to this they project their futures.

7.4.3. Money ambivalences

Nonetheless, transient low-income participants in this study living with the complexities of reduced incomes do face challenges that middle-income participants only talk about avoiding. This is evidenced, as shown above, through the higher levels of ambivalence and conflicts these participants describe in relation to money, and the broad range of their descriptions. For the transient low-income participants, these ambivalences take a specific form: they question the extent to which values *other* than money – such as happiness, time, job satisfaction or security – should have to compete with the ‘good’ of money:

‘I guess you do need to know that you’ve got money coming in. But I honestly think I can have plenty of money coming in and still not feel secure. You know what I mean? That’s not what does it. But you’ve got to know that you’re happy.’
(Leon, 29, Full-Time Student)

‘I just don’t know why other people [are] sort of locked into stuff that just doesn’t inspire them, and excite them. If you can’t go ‘yes! I’m going to work’ then you’re killing yourself, you know. What are you doing it for? But then, I think that’s one of the good things about being kind of poor all your life, is that you don’t need a lot of money to have a good time.’
(Gabrielle, 36, Part-time Musician)

Thus in Gabrielle’s case, who also aspires to be financially upwardly mobile⁴⁵, she also engages with her experience of being poor to challenge the idea that earning

⁴⁵ Gabrielle notes that ‘I don’t have small dreams, I have big ones’, and this includes business propositions that will hopefully make her family far more financially well-off. For example, she states her desire to have bought property in the mountains by next year, ‘with a studio’.

money is more important than being happy. For these participants, the experience of living on low-incomes is *itself* a challenge to the culturally preferred dominant money narrative. Consequently, as much as they may aspire to this narrative in the future, their present frugal earnings and the strong level of pragmatism that accompanies the downplaying of their money meanings in the present opens space for ambivalence about the single-mindedness of the dominant money narrative as a singular aspiration for their lives.

7.4.4. Public money orientations

Thus personal money orientations of the transient low-income participant group are characterised by both similarities and differences to the middle-income group. The same is true of their public money orientations. The differences are subtle, but important to outline. First, transient low-income participants express a much narrower range of political and moral dilemmas in comparison to middle-income participants. Participants did make some specific political comments, such as identifying problems associated with the government as distributor of wealth, the refugee crisis, or the misuse of the welfare system. Some comments were also expressed positively, such as being satisfied with the government's role as an economic manager of Australia, or even just in relation to the 'necessity' of the government's role:

'I guess it is just so you haven't got starvation and all that kind of stuff at a mass level - just keeping it ticking along. I think we've got a pretty good welfare system. The health system's probably struggling a little bit, but you can't work miracles; you can't just make money appear. So I guess it's just getting the distribution of money...not necessarily even, but just where it needs to be distributed.'

(Leon, 29, Full-Time Student)

Furthermore, the only clear social problem identified by the majority of participants (expressed both in political and moral terms) is a scathing attack on those with too much wealth. Whether it is politicians, CEO's, 'greedy' people, tattslo winners, or those who simply earn a lot, the transient low-income group had little patience for their financial excesses:

'I started to stop and realise just the wealth of the Catholic Church. The hypocrisy of their plea to the rest of the world to help the poor and to feed the hungry, and yet they're sitting there like they're rich fat cats, and they've got gold plates in Vatican City, and the Pope wears a ring on his finger that's worth more than most houses.' (Virgil, 30, Full-Time Student)

A significant difference between middle-income and transient low-income participants is the extent to which they talk about possible solutions to social problems related to money. While the middle-income group tended to find social solutions to social problems (e.g. re-distribution of government funding), the majority of the low-income group approached answers with idealistic stories. In most cases they also place themselves in the picture:

'Another little pet dream that I've had is to actually be able to get enough money behind myself so that I can go into some third world country ... and build a town from the ground level. And put in water sources and everything, and then just invite people to come and live in it and leave. And give them a town set up in the same development situation that we have in the rest of the developed world. Because I think something like that could directly influence ten thousand, twenty thousand, hundred thousand people. You know you could make a real difference in the world with something like that. And I hope that if one person started something like that, that others might follow suit. You might start to see corporations picking up on the idea and thinking, well, we could get good PR out of this, so we'll go in and set up a city to help. You know, things might steamroll.'

(Virgil, 30, Full-Time Student)

On this issue, the transient low-income participants provide an interesting contrast to the middle-income participants. It is clear that the middle-income group are far more constrained in their 'solutions' to money-related social (political/moral) problems. First, they rarely suggest their own involvement, and second they draw on existing social structural possibilities as reference points for change (e.g. governments, welfare agencies, or corporations). On the other hand, the transient low-income participants are given to large-scale dreaming involving both themselves (as instigators) and/or significant changes to the status quo. Gabrielle, for example, notes

her plans to market a product/idea that in the future will be a necessity for all human beings in much the same way as air. Stuart feels strongly about wealthy people opening a fund to re-direct their money to the poor. Mondy calls herself a 'greenie-left-wing-socialist' who wants to work for the charity arm of her local bank and 'bring the bank down from the inside'.

Stier argues that 'the task of universities is, among other things, to 'foster' citizens that adhere to an emancipatory outlook on the world' (Stier 2004: 88). It appears that for participants in this study, the ability to 'dream' about social change in a manner involving large sums of money and themselves is the prerogative of transient low-income participants undergoing education. In contrast, it will be shown in the next section that those on a static low-income have no such idealism. And as already shown, middle-income participants are far more constrained in their ideas, limiting them to the realm of social structural activity and social monies. As shown in the previous chapter, middle-income participants are limited in the language of articulating how money relates to the 'self' outside the personal sphere. Interestingly, although the transient low-income group aspire to the 'good' of personal money in the same way as middle-income participants, the transient nature of their current personal income constraints allow for a different view of the future *possibilities* that earning/acquiring money may enable. In this case, their *ideal* money situation for the future relates both to improved personal *and* social outcomes.

However, transient low-income participants are similar to middle-income participants when asked about involvement beyond personal interests - they are socially and politically uninvolved. Some participants (Fred, Leon and Bethany) feel no need to explain their lack of involvement, while others do. For example, Virgil, who wants to build cities in developing countries, will not contribute to funds such as World Vision because their administrative costs (e.g. CEO's salaries) are too great. Stuart simply remains uninspired to do so:

I: 'Are you involved in any other non-political, community organizations, or associations, or anything like that?'

P: *'No. Not at the moment. No. Not even – I don't do Red Cross, I don't do...community things. My mum does enough for all our family!'*

I: 'She's a bit of an activist is she?'

P: 'Oh, labor, local government, Aborigines. She's huge in that, god help me. You know, that's her, and good on her for having a go, because she's doing a good thing. But you don't have to be your mother so I'm not going to.'
(Stuart, 27, Full-Time Student)

In this sense, the monetary aspirations of transient low-income participants towards better social outcomes are just that: aspirations. This tension is not lost on Stier (2004), who argues that instrumentalist ideologies contrary to 'emancipation' are also at work in national education systems. That is, higher education is also a means through which students are taught economic ideologies, to 'maximise profit' and 'ensure economic growth' (Stier 2004: 91). These are ideals strongly at odds with aspirations towards better social outcomes, and as we have seen with the middle-income participants, given toward a focus on personal outcomes rather than social ones.

Whether or not the expected transition of entering into paid employment and middle-incomes for these participants will also facilitate the shift from idealistic social solutions to actual ones remains to be seen. However, if the middle-income group serve as an example of typical orientations found following this transition, then it is doubtful that the transient low-income participants will continue to develop a specific language in which their increased personal money is utilised for social change.

7.4.5. Summary

In summary, transient low-income participants of this study also share the middle-income orientation in which personal money is 'good'. While their low-incomes encourage a pragmatic attitude to money as something to be 'downplayed' in its everyday description, their future expectations for work and higher earnings imbue their present circumstance with a sense of transience - as a necessary and (particularly for students) socially validated low-income period of time that will pass. However, the reality of their low-income does challenge the culturally preferred ideal of aspirations towards higher incomes. In this space they are able question many of its assumptions, such as whether other values like time are of equal worth to money, or

whether too much money is a moral problem. One of the assumptions they do reject is that personal money does not extend to the good of social outcomes: their philanthropic ideals are evidence of this. However, with no real social involvement themselves, their ideals remain in the realm of dreaming about wealthier days.

7.5. Static low-income earners

The remaining participants in the low-income category are the ‘static’ low-income participants. A static low-income refers to a participant whose income has been ‘static’, with little or no movement, for some time and with no immediate prospects of an altered circumstance. Six of the thirteen participants – four male and two female - are static low-income earners. All participant incomes from this group fall below the poverty line. A widely accepted benchmark for the poverty line in Australia falls at 50% of the average or medium income, which in 2003 was around \$500 per week per household (adjusted according to household numbers) and according to a recent ACOSS (2003) report included about 13% of the Australian population. The same document also reported the following:

People whose main source of income in Government benefits are consistently found to be at greater risk of poverty than other groups. This is particularly so for people who remain in this situation for many years, such as long term unemployment beneficiaries, many sole parents, people with disabilities and carers. (ACOSS 2003)

This is true of all participants in the static low-income group of this study. Most of these participants have received government benefits for a number of years (if not consistently at least sporadically), including long term unemployment benefits, sole parent and carers benefits or the disability pension.

7.5.1. The paradox of money as ‘good’

As shown earlier, all low-income participants understand money as ‘good’. While not to the same degree as middle-income earners, they are oriented in some way towards money as a means towards independence, lifestyle goals and financial security. However, the first thing to note about static low-income earners is that their

relationship to the ‘good’ of money is also complicated and not without paradox. Take Trevor, for example:

I: ‘What kind of things make you happy in life?...’

P: ‘Chocolate thick shakes... I don’t know, I’d like to have money. But I don’t have any money. That’s what I would like. [And later...] That’s the thing, see. If I had a lot of money, I wouldn’t be that safe. Do you know what I mean? Because if I had a lot of money, I’d end up making a mess of myself - going to the pubs and making a mess of myself, buying heaps of marijuana, or drinking a lot and gambling a lot.’

(Trevor, 38, Unemployed)

Here, Trevor acknowledges the ‘good’ of money. He is well aware that money is a legitimated means to happiness, something that being oriented towards is ‘normal’ and even expected, and something that *should* improve his circumstance if he had more. However, the reality of money and its personalised meanings are far more complex to Trevor. A history of addictions – in which money is centrally implicated – confronts Trevor with what money actually means to him: simple pleasures and a lot of trouble. Kayla provides another example of such a paradox. On the one hand she is oriented towards money, framed in similar ways to middle-income money meanings:

‘Money means I can do things. Money means I can be independent. Or think that I’m independent! It means freedom to me. It means that I can choose more - it gives me choice. Money is choice. And it gives me choices to do a lot more things. And buy some more things! But also provide.’

(Kayla, 27, Escort Worker)

However like Trevor, Kayla oscillates between her perception of money as ‘good’, and the paradox of its reality in her life:

‘The times when I haven’t had money, and I’ve actually wanted something, my parents would supply the money for me. And I hated that. I know people would think ‘oh how selfish’ and you know, ungracious and everything. But, for them to be giving me money is just pointless because I feel that they

didn't give me what I needed when I was younger, and that they're trying to make up for it now. And like, if they'd given me what I needed when I was younger, I wouldn't be in the position where I would need their help now. And so it really makes me mad. ...Like every time dad and I would have a coffee, he'd always shout [pay for the coffee]. And I'd try - 'no, I'll get it, I'll get it', and he'd be 'no, no, no'. And that would make me feel like, poor? So I didn't like that either.' (Kayla, 27, Escort Worker)

As shown in chapter three, the meaning of money to Kayla carries complexities related to her own childhood and family history. Although she views money as 'good'; when her parents try to give her some, it makes her feel even more dependent, and even poorer than before. The meaning of money for Kayla is not *simply* 'good'. While she overtly acknowledges her orientation towards money as a means to independence and lifestyle goals, the reality of the place that money has had in her life sits uneasily with this orientation due to the emotional, relational and physical pressures that come to bear on those meanings.

It is clear therefore that while the static low-income participants may orient themselves towards money, it is not a straightforward orientation. These participants demonstrate an often complicated and paradoxical relationship with money that draws on either the problems they have experienced with money in the past (whether through financial abuse, addictions, the social pressures associated with low-incomes, or the difficulties in making ends meet) or the current pressures of living under the poverty line with little expectation of change.

7.5.2. Downplaying money

The way that static low-income participants downplay money is also a departure from the transient low-income group in most respects. One similarity is that like transient low-income participants, the reason that static low-income participants downplay money is also borne from the realities of living with a low-income. However unlike the transient low-income group, static low-income participants do not downplay money from a sense of pragmatism because they have no reason to expect that their low-income is transient or short-term. Rather, they downplay money because they cannot afford to think about money in any other way:

'Money's just fluff. I've never had much of it. I can do pretty much without it. I don't need to buy things that I like...I'm living proof that I'll never have them. All my clothes have been second-hand. Yeah, it's, it's nice to have money so you can pay for things, but most things you don't need.'

(Alvar, 30, Unemployed)

'I'm not a person that needs a lot of money, I don't think. I don't aspire to own a big house anytime soon. Just getting by, being as contented as possible.'

(Anders, 24, Unemployed)

'I will not buy anything new for myself. Just nothing at all. I like op-shops. I don't feel comfortable in new clothes at all - I really feel very out of place, very... undeserving.'

(Jessica, 38, Part-time Student)

These participants clearly express how few options they have with money. With little money to spare beyond necessities (if that), one of the primary ways they relate to money is through the process of learning to do without it, thereby downplaying its importance in their lives as a matter of necessity. Alvar does this by calling money 'fluff' and Jessica by claiming that she really doesn't feel deserving of new clothes. However, downplaying money is not always just being dismissive of it: there are a number of cases where an almost positive spin is applied to their lack of financial resources. Shaun and Alvar both testify to this:

'It does feel a little hypocritical at times. Because I do have it easy: you hear so many stories about people and you've just got to say, you know, my life is a piece of piss compared to so many thousands and thousands of people.'

(Shaun, 24, Unemployed)

'As much as I can complain about being unemployed and CentreLink n' stuff, I'm much luckier than a lot of other people. I've got somewhere to live, a loving family, stuff like that. I don't really have any problems financially because I'm living in a family and [have] that support.'

(Anders, 24, Unemployed)

It can be argued that by downplaying the importance of money and not giving it a position of centrality in their lives, the static low-income are seeking to avoid (at the

interpersonal level at least) the ‘subjective sense of insufficiency’ that Bauman (1998a: 41) insists accompanies relative deprivation. By trivialising the importance of money and even finding ways to think positively about poverty, participants seek to also escape the humiliation of material insufficiency in a culture which elevates the ‘good’ of money above many other values. In other words, in a culture in which they feel defined as ‘insufficient’, downplaying money is also an attempt to have control over how they define themselves.

7.5.3. Stigma

To avoid a sense of deficiency is to also evade the ‘stigma’ associated with low-income status. Goffman (1963) defined ‘stigma’ as humans limiting or reducing a person from a ‘whole and usual person to a tainted, discounted one’ - in a kind of ‘discrediting’ because of an attribute that makes them different from others. Stigma, Goffman wrote, is the ‘situation of the individual who is disqualified from full social acceptance’ (Goffman 1963: 3,i).

The static low-income of this study feel that the attribute that disqualifies them from full social acceptance is their low-income. It is important to note here that the transient low-income do not express this dilemma. Their low-income status, particularly for the tertiary students, is legitimated and normalised as a valid means of attaining improved work options. In this culture, work itself is a primary means to becoming accepted as a full member of society (Ezzy 2000: 199). Warr (2005) outlines the effects of a diminished capacity for economic productivity amongst those living in poverty:

Stigma is experienced as negative labelling and stereotyping and is practiced against those who are perceived to be outside of social norms. Poverty tends to be construed as being outside of the usual, despite its unrelenting social presence. The non-poor view poverty as a discrediting attribute because it supposedly reflects something about the deficient character or culture of those who are poor. (Warr 2005: 199)

All the static low-income participants in the study reflect in some way on the sense of inadequacy they feel related to their low-income, unemployment or welfare

dependent positions. For example, Kayla talks indirectly about how she feels the gaze of the wealthier around her, making her feel somehow inadequate. Talking of her son, she says:

'I couldn't afford to buy him clothes, or school clothes. His school doesn't care, like they don't mind, you can wear anything. But it still made me feel bad because there was all these, you know, there's a lot of rich parents that go there.'
(Kayla, 27, Escort Worker)

Anders talks directly about the 'stigma' of being unemployed:

'I think there's the whole stigma of being unemployed. Most of the people that I'm friends with - that's not a problem or they don't tease you about it, well they do but they don't really mean it. But for me, it's a problem. I've always been a very proud person, and being unemployed ... It doesn't make you feel very good about yourself when people ask you what you're doing and you don't know. I don't like being unemployed. Just because I feel that I've got something to offer and that I want to be working.'
(Anders, 24, Unemployed)

Anders also has a sense that in being supported through unemployment benefits, he is somehow 'owned' by society, that he is not completely his own, whole, man:

'I had a dream, I actually thought that on my CentreLink form that I had to hand in was an option that I could sell some of my major organs. So I could sell my eyes for three hundred and fifty dollars. So I thought this is a great idea, you know. Like this weird, 'the unemployed and our spare parts', for the rest of society - and maybe that's how I feel.'
(Anders, 24, Unemployed)

Alvar tires of the social expectations to find work:

'The only problem is other people ... you know 'when is Alvar going to get a job'? You know...family and anybody.'
(Alvar, 30, Unemployed)

Jessica relates that for her, she feels as if she has had to ‘grovel’ for everything she has needed, such as a place to rent and car to drive. She also expresses that media and television advertising make her feel quite ‘inadequate’ because she cannot provide her own family with any of its goods: ‘it really brings you down’, she says. Jessica is also clear about how she thinks welfare agencies treat people who require their services:

‘I think it’s degrading. Yeah, I think we’re branded as...just not a burden, but a hassle.’
(Jessica, 38, Part-time Student)

In these words, the static low-income participants show that they feel the weight of society judging them for their economic inadequacies. They feel discredited because they cannot match up to the social expectations of other people or social agencies. This sense of being stigmatised is then transposed into and compounds the personal problems they experience and relate with money meanings. Warr explains this clearly:

In contemporary contexts of socio-economic disadvantage, where poverty is compellingly associated with being reliant on state welfare, diminished capacity for economic reciprocity is concomitant with low social value and becomes a discredited attribute. The effects of stigma are translated into practical experiences, across a range of psychological, social, and material conditions (Link and Phelan 2001) and this serves to deepen and extend the difficulties that impoverished people experience. (Warr 2005: 289)

7.5.4. Public money orientations

The sense of being stigmatised is not the only way these participants articulate how deeply they are affected by their low-income status. The matters they raise in reference to political and moral money issues also draw on this reality. Where the middle-income participants articulate a large range of political and moral dilemmas related to money, and the transient low-income tend to critique the excesses of the wealthy, the static low-income refer almost singularly to political and moral dilemmas directly associated with the power relations and social structures connected with their position as welfare recipients. And if the transient low-income are more

frugal in their comments than the middle-income, the static low-income discussions about political and moral money issues are more scant than any group so far. For example, both Kayla and Trevor make just one comment about monetary affairs at a political or moral level. That is, they both acknowledge that the shift to a liberal government in Australia has negatively impacted their welfare needs - or as Trevor notes, the extent to which 'welfare looked after me'. Alvar, Shaun and Anders are all scathing of the government because of its economic focus, and, in Alvar's words, for 'favouring the rich or big business' and 'taking away defence for the little people'. And Jessica talks about only one or two politically related issues; again associated with her own money experiences:

'I'm not really up to speed on much of it. Because I couldn't even keep track of it anyway. And I don't trust them, I really don't. I generally don't trust males at all. And the majority of them are males. ... I mean, they're all going to change their views. They change their minds. Yeah it was great John Howard gave us the baby bonus and the incentive to have more children. And the six hundred dollars per child which came in very handy I might add.'
(Jessica, 38, Part-time Student)

Similarly, discussion is scant on the subject of their own role in the social sphere. There is no comment at all from Shaun and Trevor. Alvar and Anders mention the odd dabble in volunteer organisations such as the Wilderness Society, and Kayla admits that emotionally she feels she has been unable to help others at all. Likewise, Jessica feels constrained even in her ability to financially help out her own family members – although she says that she would, if she could. Asked if she would like to change anything in the world around her, Jessica offers a response that shows clearly how far political and social issues are removed from the realities of surviving everyday life with little money:

'I don't think I would like to have that choice. I think that I would be too afraid to make the wrong choice, or that I left someone out. I don't know what I would change. Because there are so many things. I mean you could say famine, or you could say, just for one day everybody had enough to eat, or could have what they wanted to eat. Heck, I suppose that'd be alright.'

But, I don't know. I don't know. I've never thought about it.'

(Jessica, 38, Part-time Student)

7.5.5. Static low-income futures

Where discussion about the future is central to both middle-income and transient low-income participants, its relative absence from static low-income discussions is a final point to make about this group.

For static low-income earners, the future is - at best - vague. Anders is the most articulate about his future. He desires to have his own family and perhaps one day become a home owner. But given his present unemployment circumstance, he can't see the reality of this and it worries him. Jessica is less forthcoming. When asked about the future, she replies that she 'never really thought that far' and that if anything, she would like to be 'financially ok'. When Trevor is asked if he thinks at all about the future he similarly replies 'No, not really...no, I just think to the next payday'. The other participants respond with only small degrees of difference. Both Shaun and Alvar equate the future in terms of attempting not to 'worry' about it:

'I don't really worry that much about the future. ... No, I don't really think, I don't think I can really afford to think much about the future.'

(Shaun, 24, Unemployed)

'It doesn't worry me. I've never been a worrier. I don't fret. ... I think I tend to take everyday or every task or whatever... you know, so you can see that you're doing something. Nothing too far ahead, you know, I concentrate on the task at hand. I find that works.' (Alvar, 30, Unemployed)

Orrange pinpoints the anxiety that both Shaun and Alvar express in relation to the future:

Through the life plan, individuals plan what they will do and who they will be; it links one's past, present and (projected) future together into an overarching meaning. However, the life plan is typically only loosely defined or open-ended. Plans that are too exacting can lead to frustration,

while plans that are overly vague can lead to anxiety.

(Orrange 2003: 8)

Where the present is no guide to the future, the only way to avoid its uncertainty for Shaun and Alvar is to not think about the future. However, the unease felt about a vague future is not the only problematic issue here, it also relates to the reason *why* the future is so vague. Shaun articulates it by saying he can't *afford* to think about the future. Shaun doesn't mean he figuratively can't afford this – he means he literally cannot afford to think about the future. These participants articulate the possibility that with no money, the future becomes fuzzy, vague, and uncertain. Kayla also articulates how closely related money and the future are in her experience:

'It's a horrible feeling to be struggling at everything. And financially, it's really hard. Because you know, there's no light at the end of the tunnel.'

(Kayla, 27, Escort Worker)

Envisaging her life through the analogy of a tunnel set before her; Kayla likens a moneyless life to a dark, meaningless journey with a future that has no light or shape. To Kayla, money gives light. Continuing her vivid money imagery, she goes on to say that 'money is like an expansion - it means I can go beyond any limitation'. To Kayla, money serves to illuminate her future and provide her with a powerful sense of agency. Without it, like all the other static low-income participants, the future is burdened with uncertainty and as a consequence, often intentionally ignored.

Notably therefore, amongst the static low-income is a 'future' theme not identified by Brannen and Nilsen in their study of future orientations amongst young people (Brannen and Nilsen 2002). For the static low-income participant of this study, the future is not deferred, adaptable, or predictable. At most, the future is vague and unpredictable, if it is anything at all.

Conclusion

The issues confronted by low-income participants in this study indicate that it is impossible to generalise money meanings based on income levels. The source of

income - and the social legitimacy of that source - are equally important factors that demarcate significant differences between the transient and the static low-income participants of this study. While there are general similarities such as deference to money as 'good' and worth orienting themselves towards and the general downplaying of money in their discussions, as generalisations they are only given real clarity in their own group contexts. For example, the money downplaying of the transient low-income participant is a pragmatic approach to coping with the short-term nature of their low-income status. For the static low-income participants on the other hand, such downplaying comes as a matter of necessity and a means to further avoid the sense of inadequacy that accompanies the stigma of being unemployed or living in poverty.

The primary difference between transient low-income participants and their static compatriots is their ability to see and plan their future. The transient low-income group understand their low-income to be short-term, and are actively planning to secure employment and an income upon the completion of their studies. They see their present low-income as worth the current income sacrifice in return for more favourable job prospects in the future. Accordingly, these participants talk about money in future terms that closely resemble the dominant money narrative central to middle-income money meanings. On the other hand, the static low-income participants do not anticipate their low-income as short-term: it appears indefinite. As such, their present provides no guide for their future. Akin to Nowotny's (1994) idea of the 'extended present',

...the future is taken into the here and now. It loses its meaning, in the sense that people are unable to think about the long term much less plan for it.

Lived experience is imprisoned in an all pervasive extended present.

(Nowotny in Brannen and Nilsen 2002: 517)

The differences between the transient and static low-income participants in this category place them in different narrative domains. The following chapter tracks these two narratives: first the deferred money narrative of the transient low-income participants, followed by the flawed money narrative characterising the stories of the static low-income participants. While they share the experience of a low-income,

their narrative forms show how dissimilar they are: the former sharing a common storyline with the dominant money narrative, whilst the latter struggles to maintain a linear storyline at all. The concluding comments will highlight that despite their differences, all three narratives so far live in the shadow of one: the dominant money narrative.

8. Chapter Eight: Low-Income Money Narratives

8.1. Introduction

Two types of stories, or narratives, follow from low-income participants' understandings of money. First, transient low-income earners draw heavily on the middle-income dominant money narrative despite being in financial positions correspondent to the static low-income. As a result of being so closely related, the transient low-income narratives parallel the dominant money narrative but with one necessary shift. They tell a story about a *deferred* money narrative: where deference is given to the expectation of a dominant money narrative despite its absence in their current experience.

The second storying theme is of the static low-income, whose experience of money plots a starkly different narrative. These participants have no choice but to live without achieving the preferred cultural dominant money narrative, and themselves identify a 'non-fit' between their money meanings and their circumstances. Consequently, they lived within a *flawed* money narrative.

8.2. A deferred money narrative

There are two critical dimensions to the storyline of the transient low-income. The first is the deference that these participants pay to the dominant money narrative. There is a strong sense of 'moving' in an obvious direction: towards a life defined by 'good' work, higher incomes and the well-being (material, physical and emotional) that flow from it. The second, but less emphasised dimension is the present: the necessity to improve career options through education and the low-income lifestyle that currently accompanies it. In this dimension, their diminished income is pragmatically downplayed as 'necessary' to the eventual achievement of the dominant money goals.

Consequently, the narrative central to transient low-income participants is described as a 'deferred' money narrative. Their stories do not dwell on their low-income or the

downplaying of money. Rather, their stories emphasis a temporally forward-moving focus directed towards the ‘goods’ found in a dominant money narrative. In other words, the storyline of the transient low-income defers to the principles of the dominant money narrative even when participation in it is withheld for now.

8.2.1. Temporal realities and perceptions

Education

The structure of the deferred money narrative highlights a complex interrelation of temporal realities and perceptions about the present and future. The first relates in most cases to the role of current education to the opening up of future opportunities central to a dominant money narrative. The story draws on the actual and perceived economic outcomes associated with improved education, in particular that it plays a pivotal role in both career opportunities and young people’s futures (Miles 2000: 41). As Ross and Willigan (1997) note:

We conclude that education gives people access to non-alienated paid work and economic resources that, along with schooling itself, increase the sense of control over life and explain much of education’s positive effect on psychological well-being. (Ross and Willigan 1997: 291)

Central to the deferred money narrative is the sense that the time spent improving knowledge skills through education in the present will reap direct economic rewards in the future. Recall Stuart’s expression of education as a calculated ‘investment’ through which his projected income would double in six or seven years. Consequently, the current reality of living on a low-income is constructed as central to increasing the likelihood of achieving a dominant money narrative in the future.

However, education plays a role greater than just calculating a raised future income. Future income possibilities are also linked to a sense of livelihood and a sense of ‘legitimacy’ that confirms a person’s location as an ‘adult’ in society (Wilson and Wyn 1987: 4). It also establishes a sense of self-esteem. When Stuart insists that he is not happy to remain on a small government supplement throughout his degree, ‘just to go back and be what I was’, he is referencing his desire to ‘make’ something of himself. This ‘making’ is part of who he envisages himself to become through the

education pathway – something more than what he *was*. Bellah et al. comment on this perception:

The demand to “make something of yourself” through work is one that Americans coming of age hear as often from themselves as from others. It encompasses several notions of work and of how it bears on who we are. In the sense of a “job” work is a way of making money and making a living. It supports a self defined by economic success, security and all that money can buy. In the sense of a “career”, work traces one’s progress through life by achievement and advancement in an occupation. It yields a self defined by a broader sort of success, which takes in social standing and prestige, and by a sense of expanding power and competency that renders work itself a source of self-esteem. (Bellah et al. 1996: 65-6)

Consequently, while the deferred money narrative emphasises the future, the necessity of the present role of education is pivotal to the direction of that future: paving the perceived way toward a dominant money narrative that involves both ‘good’ income, ‘good’ work (as livelihood) and the self-esteem that is given through it.

The ideal of social contribution

There is another way that the reality of the present affects judgements about the future in the deferred money storyline. Central to the deferred money narrative is a story about the reality of low-income living juxtaposed continually with a future-oriented desire to live a dominant money narrative. In other words, the perceived or envisaged future looks quite different to the present. This disjuncture has implications particularly for the way value-conflicts are integrated into participants’ stories. Recall the recurring theme of participants’ ideals towards social justice. For example, Virgil dreams of building a city in Africa, and Mondi desires to change a bank from the inside by working in its philanthropic arm. Here, it is clear that the reality of living on a low-income brings the moral issues of poverty into clearer focus for them. While they are not socially active, they determine that with access to more money they themselves could – and perhaps will - change the world.

However, the future-oriented emphasis on the dominant money narrative leaves little room for the actualisation of such ideals. Moderate material aspirations, including a comfortable home environment, travel, retirement, and lifestyle leisures, are part of their prospective futures. While social change is also added to this list of material aspirations, such idealism is missing from the dominant money narrative itself: middle-income participants reflect this reality. In a study on the relationship between income and happiness, Easterlin explains how an income shift accompanies changed material aspirations:

Judgements of well-being at any particular points in time are based on the material aspirations prevailing at that time. As a result, people tend to evaluate past lower-incomes less favourable than they did when they were actually in that situation and had lower aspirations. Similarly, they judge prospective higher income situations more favourable than when they actually are in those situations, because they fail to anticipate the rise in material aspirations that will come with the growth in income.

(Easterlin 2001: 481)

Consequently, the deferred money narrative, grappling with low-income living, can envisage an increased income as engaging with personal material desires *and* utilising income for the good of others. Central to the deferred storyline is the aspiration that to have more money is to do more ‘good’ for self and others. However, the fact that the dominant money narrative (to which they aspire) has little room for social contribution of this kind means that, as Easterlin notes above, increased incomes are most likely accompanied with a rise in personal material aspirations. The dominant money narrative, for example, is strongly oriented towards the ‘good’ of personal money for personal use, and quite ambivalent – even quite disconnected – from responsibility towards social goals. In other words, higher incomes do not necessarily provide people with the extra money needed to activate social contribution. Nor does additional income fuel idealism to drive social contribution, because as incomes grow, so do personal material aspirations with them. Again, regardless of having a low-income or middle-income, there is little room for the ideal of contribution towards wider social goals.

As a reflection on both the deferred and dominant narrative, it is clear that both narratives perceive an orientation towards money as providing independence, choice, lifestyle options and future opportunities. However, the deferred narrative provides an interesting insight into the fact that the independence, choice, and future opportunities identified in the dominant money narrative are not unconstrained. Rather, they are constrained by their moral orientation towards money: freedom is financial freedom, independence is *financial* self-reliance; choice is related to *financial* options and future opportunities are pecuniary-related ones. Again, the privileging of one 'good' above others – money – means that stories become increasingly invulnerable to the moral conflicts arising from those stories. Put another way, it reiterates that self-reflexivity – although strongly advocated in the idealism of the deferred money narrative – continues to be constrained in the dominant money narrative despite higher real incomes.

8.3. The flawed money narrative of the static low-income

8.3.1. Interpreting the title

I have named the static low-income narrative a 'flawed' money narrative. The reason for this title is two-fold. First, these participants are very aware of the preferred cultural dominant money narrative and that in relation to it, society views their own stories as somehow deficient. In particular, they identify the stigma associated with being unemployed or poor as the product of a social gaze they feel because they cannot conform to the social norms of the dominant money narrative. Thus, pushed up against cultural money standards, they perceive that their own money narrative is flawed. Second, at a deeper personal level, these participants also communicate that something is 'wrong' or inadequate about the way they relate to money: it is in constant tension with their needs and always disappointing their desires. Again, they feel as if their fundamental relationship with money, at present, is flawed.

The meaning of the flawed money narrative is also congruent to Bauman's description of the 'flawed consumer' (Bauman 1998a: 38). Bauman uses the benchmark of the consuming society to argue that poverty, which constitutes the exclusion from 'normal life' and the chances of achieving it, is increasingly defined by the inability to consume. In other words, those who live in poverty are 'flawed

consumers'. The description of the underclass as flawed has not been without its critics in the social sciences. In particular, this language has been accused of compounding the image of the poor as a 'problem' through an overly moralistic classification of the poor as flawed. For example, Hayward and Yar (2006: 15) identify the 'construction of a new social marginality' or an underclass vilified on the basis of consumption aesthetics, where terms such as 'flawed consumer' serve to continue the classification of the underclass as somehow pathological.

While acknowledging this critique, I maintain the title, 'flawed', for this narrative. First, the title is a reflection on how the participants describe *themselves*, rather than my 'labelling' of them. In their sense of being cast outside from the 'normal' because of an economic deficiency, they feel somehow discredited and denied full social acceptance because they cannot fulfil, or even plan to fulfil, the criteria of a dominant money narrative. As such, the title of 'flawed money narrative' is not moralistic research classification, it is a narrative self-identification.

As a narrative self-identification, the title also indicates a social issue that is important not to overlook: that a *group* of people describe themselves as flawed. This title is intended to give voice to those who are often silenced due to their lack of social influence. Feeling flawed is a social issue, not a personal characteristic. This is because when culturally preferred dispositions towards money follow the dominant money narrative to the point where those who cannot achieve it genuinely feel flawed, it points to a social issue regarding cultural preferences, not the poor.

8.3.2. The flawed money narrative

Temporal themes lie at the heart of the flawed money narrative, informing most of the indicators that make the narrative recognisable. One of the most significant themes in this narrative corroborates Nowotny's (1994) idea of the 'extended present', where the future loses meaning because people are unable to think about it or plan for it. Rather, experiences are held captive in an inescapable, 'extended present' (Nowotny in Brannen and Nilsen 2002: 517). Many of the themes in this narrative reflect such a reality: a present that looms large and pervading and a future that recedes in vague uncertainty. In particular, the stories of the flawed narrative contrast with the dominant money narrative in relation to the everyday rhythms of work, rest and play,

which reflect the ‘extended present’ rather than an orientation towards the future. In addition, the way the story downplays money and incorporates money conflicts, such as stigma, also draw upon these themes.

Work, rest and play

The daily experiences of work, rest and play so closely oriented with the dominant money narrative shift perspective in this narrative. For example, in the flawed money narrative there is an indication that work, like the other narratives, represents a central means to earn money and be involved in a dominant money narrative. However, a *lack* of work means that rather than experiencing work as a means to open future possibilities, it represents unfulfilled desire and the frustration of a vague future. *Because* there is no work, there is also no means to an income, and consequently no promise of financial independence. For example, Ezzy notes that Simmel’s emphasis on the imagined future use of money is,

...consistent with the observed significance of imagined futures in all forms of job loss narratives. The possession of money, or the assurance that a person will be paid, sustains the plausibility of their imagined future.

(Ezzy 2000: 226)

Consequently in a flawed money narrative, work, as an unfulfilled desire, compounds the frustrations of the present. ‘Rest’ too, orients a flawed money narrative to the present rather than the future. In a dominant money narrative, rest refers to comfort and provisions enabled through money. In a flawed money narrative, the frustration is two-fold. There is only a little money, and thus the extra comfort or provision that ‘rest’ could embody is not available to be looked forward to. Moreover, being unemployed forces a culture of *rest* or inactivity that is regretted by most participants:

‘And part of wanting to get work for me is wanting to put my money where my mouth is; wanting to do something. So I’m not just sitting back complaining, doing nothing constructive.’ (Anders, 24, Unemployed)

In a flawed money narrative, participants embody a different relationship with time and space. Brannen and Nilsen, drawing on Bauman (1998b), explain this in the following way:

Access to resources of space and time are differentiated and shaped by relationships to the labour market. For those with access to the world of work and those outside it, space and time become transformed into qualitatively different types of resources. Thus those in the ‘first world’ – the world of work, - live *in time*, albeit they feel constantly short of it, while space is not important to them because they can transcend it. In contrast, those in the ‘second world’ – the world without work – are constrained by the space they inhabit and have an excess of *time*.

(Brannen and Nilsen 2002: 518)

Confined to the present with an excess of time, those experiencing a flawed money narrative also find their ‘play’ restricted. As Brannen and Nilsen note above, they are ‘constrained by the space they inhabit’; they cannot transcend it as those who work can. Both Anders and Shaun for example, desire to travel. There is little expectation of such ‘play’ however, for there is no income to fund its reality. Again, confined in space they are also ‘stuck’ in the present, without future lifestyle goals to plan. Therefore the experiences of work, rest and play amongst those in a flawed money narrative contribute to a central temporal theme in its storyline: the tendency to elaborate on the present and ignore (intentionally or otherwise) the future.

8.4. Comments on low-income narratives

It is clear that despite their low-income similarities, the two low-income narratives have little common ground. It is important to return to Frank’s comment here that stories always ‘mix and weave different narrative threads’ and that offering narratives is a means by which to ‘sort out those threads’ (Frank 1995: 76). So far, there are three narrative threads in this thesis: the dominant money narrative, the deferred money narrative, and the flawed money narrative. Increasingly it has become evident that the dominant money narrative is authoritative. Its threads are far reaching and weave their way through the other narratives in greater or lesser degrees.

To a larger degree, the dominant money narrative threads its way through the deferred money narrative. Of course, the latter has its own, idiosyncratic threads such as the need to hold off on plans related to the dominant money narrative, as well as engage with the complexities and ambiguities related to living on a low-income. However,

largely drawing on the dominant money narrative, it has a relatively linear, future-focussed storyline and overarching moral orientation towards the ‘good’ of personal money. Consequently, many of the observations made about the dominant money narrative also generally apply to the deferred money narrative. To avoid repetition, the comments of this section will focus largely on the second low-income narrative, the flawed money narrative.

A primary observation about the flawed money narrative is that it cannot be defined, as the other narratives are, in terms of a linearly directed storyline. Rather, it is a narrative in which the present is heavy or bunched, with only hesitant or vague indications of where life’s journey direction might lead. Even then, a consistent return to the present interrupts the storyline. Another set of stories recognised for its lack of narrative order is Frank’s ‘chaos narrative’. In listening to different illness stories, Frank says of the ‘chaos narrative’:

Events are told as the storyteller experiences life: without sequence or discernable causality. The lack of any coherent sequence is an initial reason why chaos stories are hard to hear; the teller is not understood as telling a ‘proper’ story. But more significantly, the teller of the chaos story is not heard to be living a ‘proper’ life, since in life as in story, one event is expected to lead to another. Chaos negates that expectation.

(Frank 1995: 97)

The flawed money narrative is not entirely a ‘chaos’ story. In Frank’s meaning chaos stories are actually ‘anti-narratives’ because they have no sequence at all, and in true illness chaos, words cannot even begin to convey the depth of all that is wrong (Frank 1995: 99). On the other hand, there are significant parallels between Frank’s chaos narrative and a flawed money narrative. If not entirely without sequence, the flawed money narrative is nevertheless constantly interrupted. For example, when asked about whether he has future aspirations, Alvar replies:

‘I’d like to have a cat and a dog I think. We’re not allowed to have any pets where we live. We’re not terribly sure where we’re going to be either. Yeah, a small dog. [Girlfreind] wants a cat, I want a dog. But plans...no.’

(Alvar, 30, Unemployed)

Alvar has no real answer to this question. He begins by naming a desire, which he soon realises is just as uncertain as anything else in his future. He returns to the desire nevertheless, and plays with it a moment. Finally, Alvar admits that he has no plans. Like the chaos narrative, narrative sequence in the flawed money narrative is tentative, interrupting itself and tending to bunch the present and turn away from the future. ‘Narratives’, writes Mairs (in Frank 1995) ‘possess the shortcoming that they drive towards ends, preferably tidy ones’. Interruptions shift the narrative direction from these ends, giving them a ‘confusing or inconsistent quality’ (Frank 1995: 58). The construction of ‘work, rest and play’ in the dominant money narrative, for example, are driven towards ‘tidy’ ends: work has a purpose, to be ‘good’ work and provide an income. Rest and play fall into ‘proper’ place: money provides a means to think about comfort, lifestyle desires and future ends. This quality is lacking in the flawed money narrative: work is frustrated, and rest and play lose their self-fulfilling qualities in the direction-less present in which they exist.

Another likeness to the chaos narrative is what Frank calls the ‘overdetermination’ of problems, as if the troubles of being ill extend to every kind of trouble. In a flawed money narrative, this overdetermination extends to money troubles. Jessica, in speaking of money says:

‘It does cause me a lot of worry, because I don’t like money, and I don’t like owing people money. And my father bought us up with a very strong belief that money is evil and it’s no good. And you work yourself to death and you’ve still got nothing. Well, he did, you know. So I really don’t like owing people money. I don’t like not being able to pay for things that we need, like food. It is a worry. I worry constantly about it. Yeah. So we walk where we need to, we don’t go to the city unless we have to. You know. I don’t do a lot of things.’

(Jessica, 38, Part-time Student)

Here, as in Frank’s chaos narrative, is a sense that these problems are only the beginning of Jessica’s money troubles. It is a narrative that feeds off a lack of control: Jessica is insistent and repetitive (‘and, and’ or ‘I don’t, I don’t’) as if she lives in an ‘incessant present’ with no future to look forward to (Frank 1995: 99). As Frank notes, there is a cultural dislike of these stories because they are such difficult stories

to listen to. Within this type of story is the sense that the storyteller is not telling a 'proper' story, nor living a 'proper' life (Frank 1995: 97). Rather, the money 'flaws' are repetitive and bared open by the storytellers themselves.

Furthermore, Frank argues that 'society looks at people in chaos and cannot see them as part of the social body' (Frank 1995: 113). In a narrative whose boundaries of inclusion involve a strong orientation towards money as 'good', along with its future-oriented 'tidy-ends', the dominant money narrative gives little room to a flawed money narrative. While it may acknowledge the problem of poverty and offer structural solutions, the dominant money narrative has no personal connection with being poor. Moreover, it (at best) marginalises any personal response or involvement with the poor. It is clear that different money narratives are implicated in social discrimination, and in the possible undermining of social belonging:

Individuality and difference result from the unique place that each person has in the social structure – how they belong to the society; *structured inequality* ensures that difference becomes a basis of discrimination and for the allocation of a less share of the rewards of the society – one's sense of belonging is perpetually at risk. (Wilson and Wyn 1987: 101)

It is here that the deep antagonism existing between these two narratives in particular are shown for what they are. They are not merely different narratives drawing from different life experiences with little relationship between them. These narratives (and for that matter, the deferred money narrative also) exist in a society where the dominant money narrative is culturally preferred and privileged over any other. As Seabrook points out, those in poverty do not live in an alternative culture to the wealthy, rather they inhabit a world that is constructed around benefiting those with money (Seabrook 1982). Undoubtedly, the moral orientation towards money as 'good' means that for those without access to the means for that 'good' there is something wrong or flawed about their lack.

Put another way, Bauman (2001a) argues that living in a consumer society means that all calculation, measurement, evaluation and status are based upon standards oriented towards consumer lifestyles. Indignity thus comes to be seen (and felt) as an inability to participate or to muster effort and resources towards the consumer goal - and hence

such members are viewed as ‘flawed consumers’. In a consumer society, indignity is placed entirely in the lap of the flawed consumer. Bauman argues that it doesn’t make any economic sense to invest in the poor, as all assistance is an act of individual charity and a further indignity to the receiver. There is no means for dignity for the flawed consumer in a consumer society. And, asks Bauman, ‘what can they possibly dream of?’:

Of becoming rich and so earning the dignity owed solely to the flawless consumers. The rich are not enemies, but examples. Not hate figures, but idols. (Bauman 2001a: 118)

It would not be surprising to find that being poor with no means of attaining a dominant money narrative is an occasion for what Frank calls a ‘narrative wreckage’ (Frank 1995: 68). Against the moral standards and cultural dispositions of a dominant money narrative, those in poverty are flawed and often alone. They inhabit a narrative in which their storyline is jagged and interrupted, and fades quickly beyond the present. Reflecting on a time when financial difficulty drove her to escort work, Kayla recalls a time of ‘narrative wreckage’:

‘...there was just no meaning in my life at that stage. There was no point to it, everything was hopeless, helpless and completely devoid of meaning. I had no meaning. Everything that was happening was just...wrong. It’s hard to explain.’ (Kayla, 27, Escort Worker)

However, whilst Bauman asserts that nothing can be done to alleviate the stigma of the flawed consumer (Bauman 1998a: 40), Frank argues for the need to honour chaos stories:

Until the chaos narrative can be honoured, the world in all its possibilities is being denied. To deny a chaos story is to deny the person telling this story, and people who are being denied cannot be cared for. (Frank 1995: 109)

The same can be said of the flawed money narrative. This story is one reality in a culture where multiple narrative threads weave their way through one governing story: the dominant money narrative. To deny the flawed their stories is to contribute to the

indignity of the storyteller, to deny care for the poor, and risk remaining blind to the price humanity pays for its often single-minded deference to money.

Conclusion

One more narrative remains to be discussed. The fourth narrative uncovers a new complexity that engages with a critique of the dominant money narrative coupled with an active reflection on the flawed money narrative. In this narrative the place of 'choice' in relation to the 'good' life is significant and provides fertile ground for further discussion about how young adults engage with value conflicts.

Previous to the fourth narrative however, the next chapter analyses themes arising from money meanings and moral orientations towards money by the final participant category of this thesis: the downshifters.

9. Chapter Nine: “Accumulating too much money? I’d have to think about all my priorities”⁴⁶ - The Money Meanings and Moral Orientations of Downshifters

9.1. Introduction

Marjorie is an intentional downshifter. Having moved from a double income lifestyle in Sydney to a semi-rural dwelling in southern Tasmania, Marjorie and her family of four live on an income she considers on the poverty line (her own income is around \$8,000 per annum). Marjorie acknowledges the financial difficulties of the choice her family have made, but is positive about their decision:

‘...we try to be cautious in our finances. We make our own bread; we eat as much as we can from our own garden. We’ve got spinach, we’ve got chook eggs, you know. You just deal with what you’ve got.’

(Marjorie, 35, Part-time Student)

Family quality of life is the most important thing for Marjorie, which often means being creative with little money. They eat from their own garden, she and her husband home-school their children, and place a high emphasis on family health. Marjorie acknowledges the sacrifices her family makes to continue living as downshifters, for example recently her family had to forgo a holiday because the car broke down. Furthermore, having little money means she doesn’t think about future goals - like expanding her garden - because there is no money to dream with. Thus for Marjorie, money is useful but sidelined in her decision-making about what leads to a ‘good life’.

⁴⁶ Hannah, downshifter.

In some way, every downshifter represented in this last category group has made the long-term decision, like Marjorie, to re-orient their lifestyles through intentionally lowering their income. This third category comprises ten participants, including 5 males and 5 females. The oldest is 36 years and the youngest is 25, with the average age of the group being 29.6 years. All but one downshifting participant has a tertiary education, and that one participant is completing TAFE studies. The income range amongst the group is wide: half of the participants lie within the income range of \$36,000 - \$45,000 (and thus in income are more closely aligned to the middle-income group), and the other half live well below this figure with a number living on less than \$15,000 per annum (and thus in income are more closely aligned with the low-income group). The average income of the group is \$28,000. The group is also representative of a wide range of occupations primarily within the white-collar sector. A majority of participants are professionals including a physiotherapist, architect, accountant, engineer, lawyer, social worker, musician and nurse; whilst two female participants (both with dependents) are primary carers also engaged in part-time work, and one participant is voluntarily unemployed. Six participants are buying their own homes, three are renting, and one participant is living with family. All participants have travelled within Australia, most overseas. For a full list of downshifter participant characteristics, see appendix one, table three.

9.2. Defining downshifting

The history of terms and definitions associated with ‘downshifting’ include ‘voluntary simplicity’, ‘cultural creatives’, ‘downshifters’ and in Australia, even ‘sea-change’ (Hamilton and Mail 2003). While each term carries its own nuances, the commonality to each is the voluntary desire to live more simply. Early recognition of lifestyle changes toward simplicity (as early as the late 19th century) are described as ‘voluntary simplicity’, a term refined and established in research and the media particularly through the 1980’s (Hamilton and Mail 2003: 7).

In 2002 Johnson and Burton analysed close to 30 works (published between 1977 and 2001 inclusive) that included definitions of ‘voluntary simplicity’ (Johnston and Burton 2002). Through qualitative content analysis, they identified fifteen major themes of the voluntary simplicity movement or lifestyle. They include: the

voluntary nature of the lifestyle and its choice as a way of life; the ‘good life’ identified as finding fulfilment and satisfaction; a focus on life purpose, simple and plain living (including material simplicity), ecological awareness, personal growth, minimal consumption, human scale and valued relationships; an orientation towards the ‘chosen life’ (or self-reflection/awareness) and self-determination; and shifts in work attitudes towards either less work or more fulfilling work (Johnston and Burton 2002: 9-11).

‘Downshifting’, a term first coined in New York in 1994, is a more recent and increasingly common term used to describe the voluntary shift to simpler living. *The Australia Institute* defines ‘downshifting’ more narrowly than the broad range of themes found in ‘voluntary simplicity’ by Johnson and Burton.. According to the Institute, ‘downshifting’ refers to the voluntary decision by people to affect long-term lifestyle changes that include a significant reduction in their income and decreased consumption (Hamilton and Mail 2003: 8). Motivations for downshifting are varied, including: personal reasons, for example greater personal fulfilment, escaping growing work pressures, bettering family relationships or health reasons; and principled reasons such as concern for the poor or the global/local environment. The most accurate indication of how many Australians are downshifter comes from a 2002 news poll commissioned by *The Australia Institute*. As the first comprehensive quantitative study of downshifter in Australia⁴⁷, the results indicated that almost a

⁴⁷ *The Australia Institute* Study commissioned Newspoll to conduct a national opinion survey in 2001. 981 respondents, aged between 30 to 59 years old, were sampled for representativeness of the whole Australian population. The results indicated that downshifting is greater in Australia than was anticipated by *The Australian Institute* (2003).

quarter (23%) of Australians between the ages of 30 and 59 have downshifted in the previous decade (Hamilton and Mail 2003: 13).⁴⁸

Young et al. note that most research (although not all) shows downshifters to be well educated, relatively wealthy and have professional skills (Young et al. 2004: 78). In this study, downshifting participants are indeed well educated with a range of professional skills, however are not wealthy (although a small number have shifted from higher middle-incomes). The participants of this study are more aligned with participants in the study conducted through *The Australia Institute* (Hamilton 2004: 6) whose findings contest existing research claims that downshifters are only the ones that can 'afford to take the risk' because of their accumulated assets. As already demonstrated, while a few downshifters have moved from relatively high earning incomes (e.g. as high as \$70,000 per annum), most have not. Furthermore, the average downshifter in this study currently earns marginally above a low-income at \$28,000.

The simple criterion for downshifting in this study is the participant's decision to *earn* less income in order to improve quality in some other area of life. For example, in this study, most participants have moved from full-time to part-time work, for motivations that include spending more time with family and children or having more time for personal development in areas external to work skills. A number of participants continue to work full-time but have intentionally chosen far lower paying jobs motivated by the social contribution they allow in contrast to the higher paying work they may have chosen. At the time of interview, one participant has pulled out of high paying work altogether in order to invest time into reconsidering future, less materially driven work and career options. Thus, a broad range of the personal and

⁴⁸ Note this definition of 'downshifter' is a narrow one, and includes only long-term life changes, and excludes reduced incomes on the basis of starting a business, refusing a promotion, returning to study or maternity leave.

principled motivations for downshifting identified by *The Australia Institute* are also found within this participant group.

Therefore, the privileging of alternative life qualities over material wealth by participants in this study tends to be more closely aligned in definition to recent downshifting trends in Australia since the mid-1990's rather than the broader historic definitions associated with 'voluntary simplicity'. As such, the participants of this category have been defined as 'downshifters' and not as practitioners of 'voluntary simplicity'.

Nevertheless, it is not the intention of this thesis to analyse how the participants in this category correlate to broader findings in existing downshifting literature. Rather, in line with the previous analysis chapters, analysis of the downshifter category here will focus on their meanings of money in relation to the broader question of 'what makes a good life'. This chapter also follows the analytical patterns of the previous two analysis chapters. First, downshifters are investigated for how their descriptions of money relate to money as 'good', highlighting the differences between downshifters, middle-income and low-income earners. Analysis also includes how downshifters talk about money in ways beyond the 'good' of money, including the ambivalences and conflicts that arise around its meanings, and values outside of money-driven outcomes that directly challenge an orientation towards money as 'good'.

9.3. Downshifters' personal money meanings

For the first time in the study so far, the downshifter category contains one participant who does not describe money as 'good' in any way. Asked whether money plays a part in the 'good life' at all, Lisa, who is a mother and works part-time, replies:

'No, it doesn't. It's really important to have enough to pay the bills'⁴⁹...[but] I find that it gets in the way of things. ... so no, I think I'd be pretty happy if I never had any more money than I do now.' (Lisa, 26, Part-time Artist)

Lisa's orientation towards what is 'good' in life is not focussed or centred on money, nor on outcomes that require having money. Her whole story is consistent in this matter. Undoubtedly, Lisa represents an extreme case both within the broader study and also the downshifter group. For example, like most middle and low-income participants the downshifters also orient themselves in some way towards money as playing a role in the 'good life'. However, the orientations that downshifters have towards money have three distinct qualities in the majority of cases. First, the instances of downshifters talking about money as 'good' are far less (in fact less than half) of instances of the same amongst the middle-income participants. As already seen, Lisa provides no instances at all, and some downshifters talk about money as 'good' only a small number of times. Second, downshifters give a strong emphasis to only a specific few aspects of money as 'good' – not the broad range of 'goods' enabled by money found in other categories. Third, and by implication, other themes strongly suggested by middle and low-income participants are omitted altogether by the downshifters. This section will present the data findings in relation to these last two themes.

9.3.1. Downshifter orientations towards money as 'good'

There are three clear themes described by the majority of downshifters in their understanding of the place of money in a 'good life'. The first theme is that downshifters view money - like many middle- and low-income participants do - as a means to an end, or goal. While some ends/goals were quantitative goals such as owning a home or travelling, for most downshifters, these goals were significantly

⁴⁹ Rather than a 'good', this fits with descriptions of money as 'neutral' (such as a necessity), e.g. see 9.3.3 below.

represented as ‘necessary’ or even ‘pragmatic’ in nature. That is, money is a personal good because it allows participants to enjoy a necessary standard of living, or to live healthily or without fear. For example:

‘I don’t appreciate money as an aim in itself. But I certainly am valuing it from the point of view of - I mean you can’t survive without it. I mean our society is kind of built around passing pieces of paper or pieces of plastic across counters, that sort of exchange. So yeah, it’s unavoidable. Maybe there are ways of avoiding it, but if you’re actually gonna choose to live within our society, you have to actually deal with money in some way. ... So I’ve become much more pragmatic about money. It’s kind of a means to an end.’ (Tom, 36, Architect)

Second, and consistent with other categories, most downshifter participants express money as ‘good’ because of the pleasure and leisure associated with it. In particular, participants refer to improved social, cultural, and travel life enabled through money. This theme is consistent across all categories; specifically in relation to travel. Regardless of income or income context, the majority of participants in this study talk about the desire to travel for holidays and cultural experience.

Third, downshifters view money as ‘good’ because it enhances quality of life. A wide variety of qualities are discussed by downshifters. The most common ones include lifestyle choices such as social activities, food and wine, or purchasing consumables. Hannah talks about some of them:

‘I like just sitting down and having a nice hot chocolate and eating and that sort of stuff. Like just being able to hang out and relax and do fun stuff as well. It is nice having a home, and good flat-mates and that sort of stuff as well. As much as I’ve said I could be quite happy living in a tin shed, it is nice to have just the comforts of life around as well to some extent. But there sort of things that you think well, I could do without them if I had to sort of thing. But it is nice having them.’ (Hannah, 26, Physiotherapist)

In relation to the ‘quality of life’ that money affords, downshifters also talk about qualities new to the study so far. In particular, some also talk about health as integral to quality of life. For example, while talking about how money fits into a ‘good life’,

Marjorie notes that, 'being healthy, not starving, is a good thing - having your health so you're strong'. Another new theme that a number of downshifter reference is the quality of life money affords as a human right. Anji highlights this:

'And I guess at the other end of the scale I suppose some people consider that they need a certain amount of money to have a good life. And obviously that's something that people aspire to, and it's right. You know, because to have those fundamental human rights always comes at a cost, and that cost is often just money. So that's something that I guess I would attribute towards a good life, and I attribute towards a good life because without money I would have none of those fundamental human right things.'

(Anji, 30, Lawyer)

Here, an alternative expression not found in middle or low-income category is emerging: that the reasons that money is personally 'good' are not limited to the personal use of money but rather given social – or even universal - application. This suggests that for some downshifter, personal money may not be disconnected from wider social goals, and that the qualities that personal money provides for one person should be available for all people. This is a theme that will be explored later in the chapter.

9.3.2. What downshifter omit about money as 'good'

Notably, while downshifter orientations towards money as 'good' highlight similarities to both middle and low-income participants, what downshifter *do not* talk about also draws attention to significant divergences between the categories. To return briefly to the middle and low-income participants, it has been shown that a number of themes are significant in describing how money is 'good'. Among them is included the financial control and independence money enables, money as its own goal or end, and that money provides personal 'choices' to participants.

Meanwhile, not one single downshifter points to any one of these three themes as a justification for the place of money as part of a 'good life'. They are simply not talked about. The omission of these three themes from the stories of the downshifter participants is noteworthy. First, 'control' and 'independence' are major themes for

both middle and low-income participants and from it much analytical attention has been given to the importance of financial self-reliance within a dominant money narrative. Recall the recurring leitmotiv that ‘money means your own money’ (Beck and Beck-Gernsheim 2001), and that the language and resource drawn upon to describe how money relates to a good life is most clearly articulated through cultural dispositions towards economic self-reliance.

Downshifters do not draw on this language or resource of economic self-reliance. Through their decision to downshift, these participants have drawn on other types of resources, ones that utilise languages alternative to financial self-reliance and in fact often undermine its authority altogether. Take Jarrod’s case, for example. At one time a well paid computer specialist, Jarrod chose to reduce his earnings and live on less than fifteen percent of his previous income per annum in order to re-orient his future towards healthier and more sustainable work choices. Having previously experienced high levels of economic self-reliance, Jarrod opts for an alternative and by choice moves in with family members in order to sustain himself on a low-income. In other words, in choosing to rely on the goodwill of his family support, Jarrod chooses *against* financial self-reliance. He acknowledges that this family arrangement won’t be long term, but describes the move as a necessary element in his reorientation toward healthier work habits. Thus, in order to implement a strategy toward healthier living, financial self-reliance ceases to become a motivating goal.⁵⁰

⁵⁰ I would argue this does not constitute a variant on the deferred narrative, because the ‘short-term’ nature of Jarrod’s reorientation is not described primarily as a means to improve work options and income level (as in a deferred money narrative). Rather, Jarrod identifies his reorientation in terms of values non-monetary in nature: *healthier* work options, more fulfilling (less stressful) work, greater emphasis on self-fulfilment beyond work, and greater social contribution through work and other activities. Unlike in the deferred or dominant money narratives, Jarrod identifies the possibility that in the long-term, a lower-income may suffice if these life-qualities can be achieved. The principle difference between Jarrod’s and the other narratives is that money is no longer a primary motivating goal in his reorientation.

It is therefore not surprising that downshiftners do not refer to the ‘good’ of money in terms of the control and independence that money provides: they do not value money for this, and their choice to downshift reflects this reality. The same logic applies to the other two themes. Downshiftners do not value money as a goal or end in and of itself: indeed downshifting would make little sense if this were the case. For example, the elements Marjorie values in her definition of a ‘good life’ (including education, health, and family quality of life) do not include a language of financial accumulation for its own sake, and once again it is given no value.

The same is true where downshiftners make no mention of money as enabling ‘choice’ in their lives. For example, Prince⁵¹ has downshifted from a full-time professional job and income to join a musical band in which his income is both minimal and sporadic. His income affords him few material choices: he has had to move into cheaper share-housing, change his credit cards, sell things off and by his own admission, ‘struggle’. But it is these things that constitute his ‘choice’ towards a good, or better life; not having more money so that material choices exist. Again, money ceases to be the motivating factor in enabling choice because Prince, like the other downshiftners, values alternative ‘goods’ that channel his choices away from money-centred ones.

Thus, while downshiftners do highlight the place of money in a ‘good life’, they do so pointedly: they orient themselves towards money insofar as it provides them with the social, cultural and travel pleasures they appreciate and the standard qualities of life that they – and every other human being – has the ‘right’ to enjoy. What they *don’t* include also illuminates a great deal: that in downshifting they orient themselves towards goods of non-monetary orientation. Consequently, goals such as economic

⁵¹ ‘Prince’ requested this pseudonym specifically.

self-reliance, economic accumulation, or lifestyle choices cease to become motivating life-goals⁵².

9.3.3. The place of money as ‘neutral’ and ‘conflictual’ in downshifter money meanings

Downshifter may talk about the ‘good’ of money far less than middle or low-income earners, however they do not talk about money less *per se*. In fact, downshifter generally give as much attention to talking about money as do middle and low-income earners. However it is clear that *how* downshifter talk about money is qualitatively different to the other groups. If downshifter talk less about the ‘good’ of money, they also talk more (ten times more often than middle-income and double the instances of low-income) about money in neutral terms, and by far the most about ambivalences and conflicts in relation to money (five times more than the middle-income and also significantly more than the low-income). The following section tracks the ways in which downshifter talk about money as neutral and conflictual.

Downshifter all speak about money in various neutral ways, where money is talked about neither as a simply ‘good’, nor is it viewed negatively. For example, like many middle and low-income earners, most downshifter talk about money being a life necessity:

‘I guess you can’t live without money - in the society as it is now, you can’t. Because you’ve got to sleep somewhere so, it’s like you’ve got to be working or earning an income, somehow.’ (Prince, 25, Musician)

Another set of themes similar to the low-income group in particular includes most downshifter feeling unconcerned about money, or that it is non-problematic in their

⁵² It is important to note here that I am not claiming that downshifter entirely reject or shun goals such as economic self-reliance or economic accumulation. Rather, my principle argument is that these goals cease to become *primary* motivating life-goals.

lives. Coupled with this is a strong sense that downshiftners are creative or can ‘make do’ with what they have. However, the meanings of this sentiment were different amongst the downshiftners than the low-income. Rather than a downplaying attitude towards money, as the low-income participants conveyed, these participants were far more articulate about the place of money in relation to other priorities such as: being more concerned with the content of their work than income; that amassing money isn’t the goal; being happy with enough to survive or with less; or that the qualities of downshiftning have been worth far more than the income lost:

‘But at the end of the day it’s really the culture of the firm itself and the people that are in it that makes it worthwhile to stay. And to be honest, I don’t even miss - you know I was on sixty-five thousand, so took a twenty-five thousand dollar pay-cut. Which is pretty, pretty major. But I can’t even imagine getting that much money anyway now, and I think I lost most of it in tax, so it doesn’t actually feel like much less, or something. It’s never even popped into my mind. You know, I remember when I first took the job, I thought oh well obviously I’ll need to get a pay-rise fairly quickly, but it really hasn’t crossed my mind.’

(Anji, 30, Lawyer)

Thera describes a meeting with her boss in which she outlines a number of her work concerns:

‘...and then after we’d had all these wonderful discussions, we got to that item on the list and he actually offered to give me a pay rise, and I knocked him back and told him I didn’t want it! I told him I didn’t feel that I had earned it! So it’s not really the money aspect, and if I was after the money, I wouldn’t be working for [company] because they don’t actually, in the scheme of things pay very well. It is more the environment.’

(Thera, 34, Engineer)

Consequently, where low-income earners engage with a strong sense of pragmatism related to the reality of living with minimal incomes and thus *downplay* the importance of money, downshiftners tend to *sideline* the importance of money away from a dominant position in a ‘good life’. This becomes more evident as downshiftners talk about money in other neutral ways not identified as significant

themes amongst other categories. For example, downshifter talk about monetary wealth *not* being necessary, or that a ‘good life’ is not about money. In particular, all downshifter communicate that there are better qualities in life than money, such as non-monetary rewards, friend and family relationships, time, valuing other people, work satisfaction, community contribution, personal health, having the time to enjoy life, spiritual growth, generosity, volunteering, life adventures or acting to empower others. For example, Jarrod remains committed to learning the value of alternative, non-economic priorities:

‘I need to still convince myself that it’s better to improve as a person, and gain skills and knowledge like becoming better at piano; like becoming a leader in the army reserve; like becoming a teacher and learning how to impart knowledge to kids ...and becoming better at touch football and better at badminton. Sort of self-improvement, not in the bank account area, but in the area of life-skills. And you can do a lot of those without the cost of too much money.’

(Jarrod, 26, Unemployed)⁵³

Significantly, it is the ambivalence about money that brings most comment from downshifter. Downshifter express far more ambivalences about the place of money in their lives than the other two participant groups, with many new reasons included. The downshifter are again also far more reflective in their attitude towards money. The most significant theme here is one highlighted already by the middle-income group: the relationship of money to happiness. The difference between the middle-income and downshifter responses lie in the meanings behind their ambivalences. While the middle-income group primarily express the phrase ‘money can’t buy you happiness’ as a generalised cliché (with minimal further explanations for how this relates to their lives), downshifter articulate multiple reasons why money is problematic to happiness and the changes they have personally affected in their lives as a result. For example, Cian notes that:

⁵³ Jarrod is self-funded unemployed.

'Material things are important in terms of needs and entertainment and things like that, but they're not a huge focus. But here we have that as part of our culture, and it's very hard not to be sucked into that. And I mean even things like having the opportunity to go out for tea, and to eat a meal that's really closer to a work of art than a means to be fed. Paying extra money for that is all a form of entertainment. ... And I think there's a huge place for the enjoyment of life. But, when you think about how people live lives of poverty and you don't know if they're gonna survive to the next day, then you've got to think well how do you fit those two things together? And that's a constant tension. So in terms of money...the tension comes more from probably having money, to survive in a western culture...but I certainly could - with probably just about everything from clothes through to the house I live in - do it a lot more cheaply than I do. I just think that tension is always there, and I don't think I could actually find myself in a position where I earned a lot of money and just used it for myself. I think that is just running really counter to what I value in life. If I earn a lot of money, I'd really want to make sure that I was using it for something of what I believed.'

(Cian, 33, Social Worker)

Other significant ambivalences and tensions towards money by downshifters include: concern surrounding the use of their money; uncertainties about the place of money in their futures; pressures related to earning money in conflict with personal values or ideals; earning money and implications for time and stress; regret or shame over past use of money; dangers associated with having too much money; and inner conflict over material desires, consumerism and ownership. For example, Hannah notes of money:

'The more you have, the more you can't do without it. And for myself I'm sure if I had just a big sort of whacking bank account, it would then be harder to actually give money away. Or proportionately anyway. Like you might still say 'ok, I'm gonna give a hundred dollars to this'. But actually a hundred dollars of your horde is actually not very much at all. Whereas I sort of think if I was accumulating too much money, I'd have to think about all my priorities. Just because money in the bank isn't really useful. It's just sitting there - I mean there's so much money needed everywhere around

the world - I'd rather it just got used.'

(Hannah, 26, Physiotherapist)

Whether by speaking about money as neutral or articulating an unease about the place of money in their lives or society, downshifter actively sideline the importance of money in a 'good life'. On the one hand, while they note the usefulness of money, they also draw attention to a whole range of other non-economic values, and in general spend a lot of time questioning the extent to which money *should* be valued or given centrepiece status.

9.3.4. The sidelining of money: new alternatives for a 'good life'

Hamilton (2004) notes that downshifting is 'a change in personal values in which financial and material success is no longer the dominant motive'. It is this very shift in the focus of dominant motives that defines the downshifter of this study and highlights the greatest difference between them and other categories. Downshifter do this by privileging the choice to downshift itself, and by implication, also valuing earning *less* money. By doing so, the majority of downshifter expressly communicate the diminished priority of money in relation to other life 'goods'. Such other goods included increased personal satisfaction enabled by downshifting, improved quality of life, or the ability to invest in social or community projects. Prince, for example, becomes a musician because he loves the lifestyle and the ability to convey 'substance' to the world through music. Lisa is more direct: "when did it [work and money] become something that you can substitute for like, having fun? How boring!" In a few downshifter's cases, a 'good life' is also defined as a spiritual or religious one, where the use of money is oriented towards those ends. As Hannah explains,

'I guess what I was before is... what you learn from picking up around you at a public, secular school, from parents who aren't Christians. And then just thinking ok, make the best of what you've got and earn money... [Then] I became a Christian. It wasn't really a conscious thing, I just realise now just looking back there's a big difference in the way you look at the whole world in terms of just money not being important. In terms of like you've got

plenty, and God gives plenty of what I need without actually having to not have time for other things to earn money n' stuff.'

(Hannah, 26, Physiotherapist)

This strengthens the claim that the majority of downshiffters in this study 'sideline' the place of money in their lives. For middle and low-income earners, money is central to the framework for thinking about a 'good' life: either as itself a 'good' or downplayed in relation to the ambivalences and tensions arising through lack of finances. For downshiffters, money is 'good' - mostly in a pragmatic, useful sense - but also actively sidelined from centre-stage through the elevation of other non-monetary qualities at the expense of money itself. Jarrod appropriately summarises these themes:

'Work used to equal money. I enjoyed most of what I did. And payday would mean a lot more to you then. And it was always get your bank account up, and buy shares. And sort of make more money. That was my primary focus two or three years ago, was increase my wealth, increasing my assets, increasing my material wealth... But I would rather work mean more to me than that. And I think I'm on a journey to find work that is more satisfying. And I think, I think being a teacher will definitely feel like I'm contributing to society a lot more than what I ever did in making money for partners in Chicago who were just taking the cream off the top...driving around in their big sports cars.'

(Jarrod, 26, Unemployed)

9.4. Public money orientations

One of the consequences already noted about prioritising non-monetary values amongst downshiffters is that there is generally far less disconnection between understandings about private and public money. In other words, for many downshiffters an understanding of personal money is not limited to an individualised perspective but incorporates perspectives about needs beyond themselves, be they interpersonal, social or environmental. Consequently, many of the issues that downshiffters raise about public or social uses of money are a continuation of discussions already begun about what money means to them more generally.

Interestingly, downshiffters had far less to say about political uses of money than middle and low-income earners. Some downshiffters feel quite removed from political matters. For example, when the topic of politics arises, Marjorie proclaims ‘so floppin’ boring, so full of lies!’ ... ‘I just sometimes wonder how truthful it call all be’. Hamilton and Mail note this tendency amongst downshiffters:

Unlike middle-class whingers, downshiffters do not complain. The main political parties compete with each other to demonstrate concern for ‘struggling families’, promising tax cuts and middle-class welfare. The political system is geared towards trying to satisfy these noisy demands, demands that can never be satisfied because whinging is endemic as long as wealthy people feel somehow deprived. Downshiffters, on the other hand, go quietly about their lives. Perhaps a majority are simply alienated from the process, because it is preoccupied with economics when they themselves have decided to put economic considerations down the list of life priorities. For downshiffters, the hip-pocket nerve has been cauterized.

(Hamilton and Mail 2003: 40)

When downshiffters do talk about political issues, there are only two major themes. The first is in relation to the role of the government as distributor of public money, and most comments relate to the pros and cons of government services acting as a safety net. Lisa laments ongoing government privatisation:

‘I think ... within our system that we’ve moved so far towards a kind of privatising, you know, pay-as-you-go, small government kind of thing. I mean I’ve seen a lot of it as a result of the emphasis that’s grown up around economic news and economic factors, and even just economics as a discipline, which is notoriously just completely unpredictable and stupid. It’s really worrying...’

(Lisa, 26, Part-time Artist)

The second, and strongest political theme found amongst the downshiffters, relates to concerns about the treatment of the environment from a political perspective. Prince talks about his love of the bush:

‘I’m an outdoors nut, so I’ve bushwalked forever. So I’m really passionate about that. And then I got involved in the wilderness society a little bit, and

that sort of stuff. And a lot of my friends are all green, classified as green if you want. And I guess when you're out there it's pretty hard to have an argument about it with someone who's never been in there. And [the government is] seeing it from one person's perspective, which is normally a commercial perspective.' (Prince, 25, Musician)

Hamilton and Mail (2003: 40) also notes that where downshifters do have a political interest, they tend to have a strong critique of existing political structures and the powers they wield. They also note downshifters are more likely to be aligned with the 'Greens' political party⁵⁴ in Australia. Of the downshifters in this study, at least half fit this description.

When it comes to talking about money from a social perspective, downshifters are much more vocal about moral issues than political ones. However, the moral issues they engage with follow on closely to the issues they already have expressed concerns about earlier, in relation to personal money ambivalences and conflicts. For example, downshifters express dilemmas about: workplace morality (for example people being overworked and underpaid or stuck in jobs they dislike); environmental sustainability and its battle against commercial interests; individualism and excessive consumerism; poverty at a global and local level; the breakdown of community and relationships; and most participants commented about the apathy or complacency in relation to the lack of public consciousness about moral issues or the lack of personal action against moral problems in society. Both Anji and Lisa exemplify a range of these issues:

'I guess especially now in this current government, we're in the minority! People that have an education and care about social issues are well and truly in the minority. And it's frightening, because ten years down the track, there's gonna be ... a whole bunch of people are just being brainwashed

⁵⁴ Broad party values include 'commitment to peace and non-violence, social justice, the environment and to participatory democracy' (Xamon 2007).

into just care about themselves. And eventually it's gonna lead to a really awful society to live in, and that would be tragic thing to happen. So, I guess we have to keep fighting for that not to happen. You know, and kind of do whatever we can so that it doesn't. It's scary though, isn't it?

(Anji, 30, Lawyer)

'Oh, I suppose I still would say underpinning all of that is a basic conflict between the needs of others and the needs of the self. ... I mean I'm not a socialist or anything, but I just think that there seems to be a general tension between what you want for yourself, and what you want for other people. And people have basically been encouraged to forget about the second and the part that worries about other people.' *(Lisa, 26, Part-time Artist)*

While not all downshifter felt they had a role to play in the social or political sphere, most did have a role to play: in fact by far a higher percentage than any other category. Again, most participants talked about their own role as something integral to their life choices. Prince talks about how he uses his music as a social platform to raise awareness about environmental issues he feels strongly about. Anji uses her legal work skills to provide services to those who otherwise could not afford them. Marjorie and Lisa both view their choices to invest time into the health and education of their children as a social responsibility. Hannah's decision to work less reflects a desire to invest more time into the faith journeys of people in her church community. Cian makes his vision for social responsibility a personal one:

'I guess poverty is a big issue for me. Particularly trench poverty, where there's been a history of three generations unemployed, and a real sense of hopelessness, and this is as good as it gets. And everything that springs from that I think is a big thing. At a global level I just think the fact that we're part of western society and we're part of the one percent who have such a great lifestyle, and just our responsibility to do something about that. I've been really heartened by the response to what happened with the Tsunami, which I think is a great thing. ... But I think the refugee issue is a big thing. I mean that's really personal, because I work with refugees on a weekly basis.' *(Cian, 33, Social Worker)*

Consequently, the disconnection between private and public money felt so strongly with the middle-income group significantly diminishes amongst the downshiftners. This is because for many downshiftners, social (and in some cases political) issues are defined to some extent as personal issues for which they take some responsibility to change. The decision to downshift itself is in most cases intimately related to improving quality of life for not only themselves, but also for others around them and the environment at large. Etzioni (1998: 647-9) argues that the greater the human shift to voluntary simplicity or downshiftning, the greater will be the human capacity to affect consequential changes within wider society, in particular through the protection of the environment and implementation of social justice and equality. Pusey concurs, arguing that:

Civic involvement in volunteering militates against a free-market withdrawal of the state from social services and against elite-abetted blame-the-victim attitudes to those in need. (Pusey 2003: 121)

9.5. Downshiftner orientations towards the future

Finally, downshiftners' orientations towards the future reflect a number of different themes, some old and some new. In a few cases, money is a taken for granted part of the future, in terms of future plans for owning a house or travelling overseas. For example Jarrod looks forward to reshaping his future: for him some concrete plans exist (such as a family and a house) but he also likes the openness and possibility – and the unknown - associated with making healthier work choices. Amongst the downshiftners there are also reminiscences to the vague and uncertain futures of the static low-income. For example, Marjorie can't afford to consider the future at length:

'No, I don't like to think about the future too much. Because it comes with another sort of feeling, 'I wish this', or 'I hope this'. And, and then if it doesn't [happen] it's too much - it's enough to think about what you've got to do during the day sometimes, let alone... You know, people go 'oh, when your children go to university' ...I don't want to think about that! I just think about where their clothes are coming from, if I have to buy some new shoes. That's enough pressure.' (Marjorie, 35, Part-time Student)

However, Marjorie also reflects a wider theme amongst the downshifTERS when it comes to how they think about the future. She may not be able to afford to plan too much, but alongside this constraint, Marjorie highly values – and in fact has chosen – the day to day challenges of making ends meet, educating her boys, focusing on the health and well-being of her family and having a passion for the things she does everyday, like growing organic food.

Thus, amongst the downshifTERS more broadly is the privileging of life-qualities that have diminished reference to money. Again, it is these qualities that arise in discussion about the future that confirm the sidelining of money in downshifTERS money orientations. For example, Tom claims he is much happier in his thirties than he was in his twenties. Reflecting on the sudden death of his father, he notes that he has realised how quickly life can come to an end, and that happiness is about the present or *now*, because:

‘...if you are always in this process of happiness being something you’re going to have, when you’re succeeding off in the future - well, you may never actually get there. Because you don’t know what’s gonna happen.’

(Tom, 36, Architect)

Similarly, Lisa’s future is shorter-term in orientation. She says that often, life is ‘about the next five minutes’ and at the most, ‘seasonal’. She doesn’t think about the long-term future, but rather has chosen to put her children first and enjoy both their company and scale of time.

Another theme new to the study is a tendency for downshifTERS to be philosophical about future goals and goods rather than oriented towards future lifestyle material goals. For example, Paul has some concrete plans - such as one day working with the ocean, and bettering his social relationships – but he also wants where-ever he finds himself in the future to be a ‘happy place and a growing place’. Likewise, while Hannah feels vague about her future, as if she is somewhat ‘drifting’ or ‘floating’ at present, she is certain that regardless of her circumstances she wants to experience the joy and hope of her faith through it. Even, she states, if it means living in a ‘tin shed’. Cian is also quite reflective about his future:

'I just had this real sense that whatever it was I needed to do in the future, I'd know when I needed to know... So I guess I take the future as it comes to a degree... I certainly plan and think through things. But I'm not concerned about it.'
(Cian, 33, Social Worker)

Anji is both reflective and practical in locating her own future within a wider social perspective:

'Just going back to the difference between people that don't have money and do have money: people who do have money can plan for the future and do. Whereas people who don't, can't. And so [there's] a big difference I guess, in people that are living in poverty that don't have an idea of the future. Because it's so subsistence, they don't really have the opportunity to do that. So yeah, sure, I plan for the future, like there's no tomorrow! I plan house designs, holidays, all those things. So I definitely think about the future, and I think about projects. I have lots of little projects, and I guess when I've finished one project I'm always kind of on the lookout for the next thing. So, I'm just thinking probably now that I'll take on some other project... Probably more in the realm of human rights I think...and I'm thinking maybe the asylum seeker stuff - just try and yeah do something about that, because I'm completely appalled. And I think that those kinds of issues have gone off Australia's social conscience radar, and have all but been buried.'
(Anji, 30, Lawyer)

Therefore, although money-related goods are features of downshifters' futures, the general emphasis is away from material goals. Rather, they emphasise non-material goods such as privileging the present over the future, inner peace and happiness, quality time, spiritual growth, and engaging in social justice.

9.6. A discussion about downshifting

Downshifters, like all participants in this study, define themselves in relation to what they view to be 'good' or valuable to them. They orient themselves, as Taylor claims, in a 'moral space' in which they respond to questions about what is worthwhile doing or not, or what has meaning and importance or not (Taylor 1989: 28). Similarly to all participants in the study, they also evaluate and judge the meanings of money in their

understanding of what a 'good life' is. However unlike other participants, they do not orient themselves towards money as a dominant 'good' in their lives. Money is *a* 'good' but not a privileged one. In fact, money is often consciously sidelined amongst the downshiffters, who tend to acknowledge multiple other goods, usually non-material ones, as preferred and valued in a 'good life'. Hamilton notes this about downshiffters:

Downshiffters have decided to 'seize the day' to pursue a more fulfilling life. ... [They] place much less emphasis on money and much more on relationships, their health and a sense of personal fulfilment. Simplifying, downshiffters sacrifice money for time... (Hamilton 2004: 7)

Downshiffters then, share a common moral orientation towards 'goods' that de-emphasise money rather than elevate it. To this extent downshiffters differ from both the middle-income and low-income participants in this study who all reference the importance of money in a 'good life', through pursuing it (middle-income), deferring to it (transient low-income) or defining themselves through the inability to engage in it (static low-income). The question thus arises: do downshiffters point to an alternative cultural disposition towards money - a widespread, shared disposition that sidelines the importance of money as a moral orientation rather than elevates it towards the 'good'?

To a large degree, the downshiffters themselves answer this question. They generally do not view their own stories, to use Bourdieu's (1990) language, as woven through the common histories and convergent dispositions of the wider culture to which they belong. Rather, they all acknowledge— as other participants in this study also have — that shared moral orientations towards personal money as 'good' are the privileged dispositions and meanings given to money in Australian culture. To a large extent, downshiffters feel their own personal orientations towards money (or away from money) are not shared in a wider consensus around their 'meanings of practice' (Bourdieu 1990: 53). Contrastingly, they feel that by de-emphasising money they struggle against the cultural current of money orientations. As Tom states,

'It's almost like society expects you to achieve at whatever you're doing, and to be successful - whatever that actually means. And for me that always

meant that I felt like whatever I was doing now was actually about success in the future, which ultimately I found really unsatisfying and a recipe for actually not being happy. Because study was sort of focussed towards some end which was off in the future and then you start work and you think 'well, I'm not earning much money, but, I'm getting experience, and that's all about building towards something that's in the future'. And then eventually I started to realise well, if I'm not actually happy with what I'm doing now, this minute, then you're never actually gonna be happy - you're always gonna be feeling dissatisfied.' (Tom, 36, Architect)

In some way, all downshifters reference the social expectations – or cultural disposition – towards financial success. Lisa reflects on work, and is amazed at the social expectation that work is supposed to bring spiritual, political and personal fulfilment. She is perplexed that through work the majority of people aim to ‘live the dream’ even though for most people this is impossible and ultimately unfulfilling. As for herself, she would much rather be at home, reading, painting or hanging out with the kids: “I just don’t understand the whole work thing, really” she says. Prince admits that for a long time he put off downshifting because he felt tied back by the requirement to ‘get a real job’, to ‘get a degree and earn money’, even when he knew it wasn’t really what he wanted to be doing. Anji reflects from the other side of the fence. Having downshifted she notes that money doesn’t equate to greater happiness, but that,

‘That’s probably a mistake lots of people make. You know, in terms of their own stress in their lives, and debts and all that kind of stuff – the more money you have, the more you spend’. (Anji, 30, Lawyer)

Sometimes these reflections give a glimpse of the quandary that confronts downshifters in their decision to simplify. Being very aware of what the legitimated social expectations are, downshifters also know what they sacrifice to downshift. Cian relates how many of his law school colleagues have now been made partners and senior associates in their law firms, and he acknowledges that perhaps that is ‘where I would’ve been at if I had stuck with it’. But, he ponders, ‘would I be enjoying it?’ Likewise, Jarrod recognises that his history of viewing money as equalling success predisposes him to questions like ‘how girls view me from outside,

and if I become a teacher does that mean that some girls won't want me because I don't earn a huge amount of money?' He tells himself that if that were true, they are not the right women to be going out with anyway.

Conclusion

Despite a determination to live alternately, there is a complexity and anxiety in making decisions that demand sacrifices. In particular, downshiftners concede that they do not live up to the perceived social expectation to live the dominant money narrative. These social expectations also often include the specific expectations of family or loved ones. Hannah relates how conflict has marked her relationship with her parents since investing less time at work:

'It's had its hard bits, because my family's pretty against the idea. They just want me to grow up and be a successful physiotherapist and get promotions n' and continue working full-time. And they didn't like the idea that I was prioritising elsewhere.' (Hannah, 26, Physiotherapist)

Hamilton notes similar findings amongst the downshiftners in his study. He says that:

Downshiftners frequently report that they feel the weight of social pressure because of their decision. They are seen to be 'crazy' to reject higher incomes. Or they are accused of trying to cover up failure.

(Hamilton and Mail 2003: 51)

Therefore, although they certainly share alternative moral orientations to money as central to the 'good life', downshiftners do not see themselves as sharing a cultural disposition towards downshifting with other downshiftners. Rather, they are like all other participants in this study who, regardless of income, and regardless of whether their income is chosen or not, point to the dominant money narrative as the culturally preferred one. The difference with the downshiftners is that while they acknowledge that their culture disposes them toward preferring the dominant money narrative, they themselves choose an alternative. They can often feel socially isolated in following this alternative. However, downshifting itself becomes a resource, or language that

participants draw upon to morally orient themselves in relation to money. Hear what money means to Anji:

'It probably means that...firstly, you can pay for fundamental things that you expect - so water, power, a roof over your head, food, those things. Basic survival - that's the first thing. And then everything over and above that is a bonus..., frivolous really. I mean obviously people want to have certain things, and like art, and you know I like drinking wine, and all of those kind of things - I get a lot of satisfaction out of those things. But do I need it? No. Do I need to spend money on it? No. You know if I had half the amount of money that I've got, would I be able to live? Yes. So, it'd just be a matter of scaling most things back. But it's definitely once you get over subsistence and being able to survive, then it, everything above that is bonus.'

(Anji, 30, Lawyer)

A shift has occurred for Anji, from money being something through which she envisages a good life possible for herself, to something that is allocated a specific and well-defined function in her life. It does not define her future; rather her definition of needs versus wants defines what money means to her. In other words, values outside money become resources that give money its place in the 'good life' – often a sidelined position. As Hamilton and Denniss note,

Downshifting is characterised by a psychological transformation, in which money and material things are relegated to a much diminished position on the list of life's priorities. (Hamilton and Denniss 2005)

Thus, downshifters do not yet represent a strongly shared 'cultural disposition'. However they do, as Hamilton and Mail (2003: 51) note, display resolve in the decision to resist the social expectations to follow a consumer path to success, where their difficulty is compounded by the conspicuous absence of 'everyday role models.' As such, and with the growing numbers of Australians joining their ranks, Hamilton and Mail note that perhaps downshifters may yet come to view themselves as 'normal and level-headed members of society because they have chosen balanced lives over ones obsessed with material acquisition' (Hamilton and Mail 2003: 51).

10. Chapter Ten: Downshifters - A Reoriented Money Narrative

10.1. Introduction

Dominant money narratives broadly describe the good of money in generalised terms and to the exclusion of competing moral claims. Deferred money narratives pay homage to the dominant money story even when participation in it is necessarily limited. Flawed money narratives feel drawn into the stigma of living outside the dominant money narrative. Downshifters tell a tale of reorientation toward money: a ‘reoriented’ money narrative in which moral claims competing with the ‘good’ of money are elevated, sometimes to the near exclusion of money as a ‘good’ at all. A reoriented money narrative is the expression and discovery of alternative ways to think about and experience money.

The reoriented money narrative encapsulates an active re-direction in the valuation of money. The centrality of reorientation to its narrative structure denotes the reflective realisation that personal landscapes journeyed have included both struggle and gain. The reoriented narrative structure has three elements: challenge, redirection and reflection. The structure of these stories also point to other narrative markers such as: the definition of self in resistance to dominant narratives and the moral reorientation of ‘goods’; a narrative engagement with value conflicts; and a language of social connectedness evident in the storyline. The remainder of this chapter outlines these narrative elements.

10.2. Challenge, re-direction and reflection

The typical structure of the reoriented money narrative follows a three stage journey.⁵⁵ The first is the ‘challenge’ experienced by the participant in a confrontation between values and a growing dissatisfaction with circumstance. For example, it is when Jarrod, burnt out at work, ‘started to ask questions [about] why I wasn’t enjoying myself’ and it is Anji’s ‘cathartic moment’ of deep dissatisfaction in her work when she says to herself, ‘what are you doing here’? It is Prince’s re-evaluation of monetary rewards versus the reward of self-fulfilment, and Hannah’s realisation that ‘something’s got to go!’ Whether decided suddenly or through a growing realisation, in reorienting their relation to money through downshifting, participants’ stories are established first in the challenge to rethink their values and rethink their circumstances in light of those values. The dignifying of non-monetary values such as time, social contribution, relational investment, or self-development increasingly presents a challenge to both the place and significance of money in their lives.

The challenge is unsettling for most, and for some, deeply. If the dominant money narrative was once a strong orientation (prior to downshifting), the conflict of values is a collision between two worlds. Jarrod recalls this collision:

‘As I grew up, it was basically drilled into me that money is great and the more money you get, can earn, the better you’re doing... But in the last five years my salary went from thirty-six thousand dollars a year, and ended up on seventy. And I didn’t see my lifestyle become twice as good. And in fact, it got worse. My commitments at work went up. My stress at work went through the roof. I was starting to put on a bit of [weight]. ... I wasn’t enjoying myself.’
(Jarrod, 26, Unemployed)

⁵⁵ This three-phase narrative structure is drawn in principle from Frank’s (1995) ‘quest’ narrative, although different descriptions are used in all three narrative stages.

Anji defines her challenge in the dawning realisation that after her studies, finding work as a lawyer was simply not enough. While working in her first job filing bankruptcy claims and suing people for debt recovery, Anji recalls her own self-talk: 'wake up to yourself! This is not what you started doing law for'. Her conflict of values is defined through her sense of responsibility towards a practice of law in which a social contribution is made. In the reoriented narrative, the challenge thus becomes the birth of an alternative journey. Central to the process is the re-forming of an orientation towards money, and the dawning awareness of new responsibilities: to the self, to others, or to an environmental or spiritual goal.

At some point in the narrative the conflict of values inherent to the challenge becomes unsustainable. Consequently the challenge is acted upon and the second stage, 'redirection' begins. This is encapsulated in the decision to downshift and its actualisation. Here, Jarrod walks away from high paying work into a meagrely self-funded, year-long respite. Anji finds lower paying work she calls 'home'. Prince leaves his professional work and actualises his long-term dream of being a full-time musician. And Hannah cuts down her work days and begins spending more time with women in her church community. In other words, participants act upon a decision to redirect their time or work energies as well as their money priorities.

In many ways the challenge continues when redirection occurs, albeit in different forms. Goods are forfeited, often monetary goods and the lifestyle, comfort or ownership of goods that accompany them. Earning less often engenders different challenges such as making ends meet or rethinking the budget. Trials are also defined through the social pressures to earn more or the loss of some independence or workplace status. In other words, the active redirection of values is redefining to the person in many ways, including through discovery and trial. Marjorie calls it a 'different adventure': a comment on both the freedom of starting again (such as starting a small business and home schooling the children); and the everyday challenge it is to live with little money, a vegetable garden and some chooks.

The final stage in the reoriented narrative structure is 'reflection'. This is the telling of the experience of challenge and redirection in terms of what has been given or added to them through it. It is a reflective mode in which some of the moral issues

surrounding the decision to downshift are communicated. For example, Cian notes that what he has discovered from his experience is that,

'I don't think you can live a good life personally without trying to make a difference for other people, and helping them to have that same good life'

(Cian, 33, Social Worker)

In this part of the narrative there is a sense that even amongst the jarring nature of being out of sync with dominant cultural strategies for living a 'good life', there is inherent worth and value in the alternative path chosen. What is learned in becoming a downshifter gives access to different experiences and knowledges, a shifted moral orientation and means to engage with the world with growing depth and breadth. Anji feels her downshift is significant because,

'...at the end of the day what I can contribute to other people – and I can assist them to resolve their problems – actually helps them. I'm able to give as much compassion as I want to people and their lives and circumstances. It is very empowering to recognise that you've got a certain level of knowledge and ability that you can assist other people with.'

(Anji, 30, Lawyer)

This narrative phase, Frank notes, is reminiscent of Joseph Campbell's idea of the 'master of the two worlds'. Frank acknowledges that while Campbell's work is largely popularist (Frank 1995), in this instance it is a useful way of describing the third narrative phase. Campbell talks about going 'beyond' the perceived 'normal' or everyday ways of perceiving something and in doing so discovering alternative ways of engaging with it: in other words, mastering 'two worlds'. In the context of this study, having moved in varying degrees beyond or outside of a dominant money narrative, participants feel they have gained something – a knowledge, insight or wisdom – in the experience. This does not mean they no longer face money challenges or conflicts of interest. Rather, they feel they have alternative means (an alternative 'world' to use Campbell's term) with which to integrate the challenges into their lives. For example, Jarrod's worry that as a teacher he will not earn enough to attract female suitors is genuine, but his journey of moving beyond the world of

high money earning gives him cause to encounter another world of possibility: his reflection that women attracted to money alone are not suited to his courtship.

Thus, the reoriented money narrative is more than just the act of shifting money orientations through downshifting. Reorientation embodies all three narrative stages: the challenge or conflict of values, the redirection of thinking and behaviour, and also the reflection enabled through them. The narrative highlights a particular process in relation to money, a journey in which struggle and conflict, recognition and awareness, change and redirection, and discovery and responsibility are all central.

The reoriented money narrative, while recognised through these three narrative shifts, also includes other markers worth noting. Many of these markers have been flagged here already but warrant more detailed attention. They include issues about self-reflexivity, moral orientations, value-conflicts and social connectedness.

10.3. Self-reflexivity in the reoriented money narrative

The centrality of challenge, re-direction and reflection in this money narrative sits alongside another theme: the reconstructive measures engaged in by participants to resist or sideline the dominant money narrative. As shown previously, downshifters acknowledge that their culture disposes them toward preferring the dominant money narrative, however they themselves choose or construct an alternative and by doing so display resolve in the decision to resist the social expectations to follow a money or consumer path to success.

The language of reconstruction draws once again on Anthony Giddens's notion of the reflexive biography, or self-reflexivity. To recall, self-reflexivity refers to the sense of control, awareness and constant monitoring and re-shaping of body and mind individuals practice in reference to the social systems and knowledge's in place around them (Giddens 1991: 75-80).

Earlier, in the context of the dominant money narrative, it was questioned whether individuals are actually engaged in a 'reflexively organised trajectory of the self' (Giddens 1991: 85). For example, as discussed in chapter six, the almost total lack of problematising the individual sphere in relation to money within a dominant money

narrative raises real questions about the extent to which late-modern individuals are able to be reflexively aware of their role in reproducing some major cultural money themes.

Analysis of the reoriented money narrative aids in responding to this question in more depth. First, Giddens himself does respond to the suggestion that the money economy shapes self-reflexivity (Giddens 1991: 196). He suggests that the 'self' project is influenced by the 'standardising effects of commodity capitalism' and that it is the deregulated market that frames the choices available for self-expression. Self-reflexivity is found, he argues, in the struggle against the pervasive nature of commodification and through the choice and creativity that occurs within the bounds of the standardising mode. The inability to act self-reflexively occurs when individuals become so intent on being distinct that they are no longer aware of themselves in relation to the responses of others - a form of narcissism (Giddens 1991: 196-201).

Thus, Giddens describes self-reflexivity as the ability to engage creatively in choice where those choices are framed by the standardising mode of commodity capitalism. The dominant and deferred narratives do express this kind of self-reflexivity: for example the choice that money provides is central to the myriad of opportunities participants view as available to them, in the present and future. Participants also apply some critique to their choices (for example, will it make me happy?) and recognise the social inequalities that accompany a deregulated money market. However, as shown, their self-reflexivity is still framed within the standardising mode – or, as this study has described, by the dominant cultural disposition of a strong orientation towards the 'good' of money and the personal choices and opportunities money provides.

On the other hand, it is evident from the reoriented money narrative that the self-awareness, critique and re-shaping of body and mind that Giddens describes as self-reflexivity (Giddens 1991) can apply beyond the dominant cultural disposition in relation to money. First, in this narrative is an explicit awareness of the social expectation to engage in a dominant money narrative, including the choices and opportunities this narrative embodies. This narrative also recognises the value

conflicts that accompany a strong orientation towards money. However, in critiquing them it also elects (in varying degrees) to reshape body and mind in relation to it. Downshifter participants do not choose to alter their choices *within* the dominant narrative, but away from it, in a alternative reoriented narrative in which money is sidelined. Recall Marjorie, who opts for a wholesale lifestyle change from a double-income city life to very low-income rural life in favour of better health and quality of life for her family.

This is also a form of self-reflexivity. However, it is not a self-reflexivity limited by continuing to act within the standardising mode of the dominant narrative. That is, the dominant money narrative is defined by a *limited* self-reflexivity, where choices are confined to the creative opportunities allowed within the bounds of the standardising mode. Rather, the self-reflexivity found within a reoriented money narrative is a broadened or *extended* self-reflexivity. This is because it demonstrates an ability to be self-reflexive in relation to the standardising, or dominant money mode *itself*.

Thus, the reoriented money narrative extends the definition of self-reflexivity and offers an added dimension to the term. For example, Giddens (1991: 129-33) argues that 'integral to modernity's unsettling character' is 'the capability to disturb the fixity of things' and 'open up new pathways'. The reoriented money narrative is a portrayal of this self-reflexive modern character: capable of reversing the 'fixity' of an orientation towards money and engaging with alternative values and new pathways of value orientation. However, a self-reflexivity that occurs within the standardising mode is always constrained within the bounds of that mode, and will always be limited in ability to disturb the 'fixity' of things or open up 'new pathways'. Recall (middle-income) Douglas, who identifies social inequalities but remarks that it is not right to try to change things because the 'world will always find its own level' and thus action is about making things better for yourself alone. Here, the 'standardised mode' is his reference point for how things *should* be, rather than what (beyond that mode) they *could* be.

Consequently, the differentiation between a limited (dominant money narrative) and extended (reoriented money narrative) self-reflexivity points first, to the need for a

deeper understanding of the relationship between self-reflexivity and choice. For example, are individual choices defined *in terms of* dominant money narratives or *in relation to* them with a view to other alternatives? Second, the distinction between a limited and extended form of self-reflexivity facilitates a fuller identification of the constraints on biographical reflexivity. For example, it conveys that a strong narrative identification with the ‘good’ of money (as a preferred cultural disposition) is far more likely to limit self-reflexivity to choices framed within a dominant money narrative: that is, for example, that private money is unequivocally ‘good’ and disconnected from social outcomes.

10.4. Moral orientations and value conflicts

One of the reasons why the reoriented money narrative embodies extended self-reflexivity rather than a limited one is its ability to view money orientations in moral terms. That is, there is the recognition in this narrative that money is not morally invulnerable, but rather that the elevation of money as a primary ‘good’ has moral implications for self and others, and for other competing ‘goods’. When Anji reflects on her downshift to legal work where she can assist and contribute to other’s problems through compassionate means, she implies that her willingness to earn less money is directly related to the fulfilment she finds in work to which she feels called and from which she can help mend broken lives. How I view my money, Anji infers, is morally oriented.

Integral to understanding the moral dimension of money is the acknowledgment in a reoriented money narrative that value conflicts are central to moral decision-making. As shown earlier, underpinning the narrative structure is the challenge characterised in the conflict of values between money and other values such as time, work quality and social contribution. Extended self-reflexivity, as shown, is an awareness of what dominant or preferred ‘goods’ are (e.g. money) and the critique of them through the willingness to value alternative goods in their place.

Here we return to Nussbaum’s (1987) analysis of Greek tragedies in ‘*The Fragility of Goodness*’ as a picture of the reoriented money narrative. To restate an earlier discussion, the dominant money narrative is likened to a Platonic reading of Greek tragedy which privileges the elimination of value conflicts by overlaying them with a

consistent principle above all others – in this case the dominant moral reasoning that personal money is ‘good’ money, regardless of the dilemmas left in its wake.

Analogously, the reoriented money narrative may be also likened to another aspect of Nussbaum’s account. Nussbaum determines that the reversal of the Platonic view is found in Aristotle, that ‘tragic action is important and a source of genuine learning’ (Nussbaum 1986: 382). Thus, unlike the Platonic view, the Aristotelian understanding of value conflicts (here encapsulated in tragedy) is that they are essential to human learning. Consequently, rather than ‘fixity’ and ‘stability’ as grounding life principles, the Aristotelian picture of what is central to a ‘good life’ is risk, vulnerability and human fragility: these provide ‘the best sort of stability for human life’. In this view, any good human life is given to the commitment to love others and to social values, central to which is human vulnerability. ‘All excellence’, Nussbaum relates of the Aristotelian view, ‘has an other-related aspect’ (Nussbaum 1986: 418).

Although set in the context of the Greek tragedy, the analogy is nevertheless useful. The reoriented money narrative is similar to the Aristotelian view of the Greek tragedy in its recognition of plural ends. That is, value conflicts - far from requiring elimination - are understood as a part of human learning and the path to becoming more fully human. For example in a reoriented money narrative is the sense that something (insight, wisdom, knowledge) is gained through the struggle to define what is important in life. Moreover, recognising other values over money also means that living a reoriented money narrative opens the self to financial risk and vulnerability, a state to be valued in an Aristotelian view of a good life. For example Prince relates that to move into cheaper accommodation, throw away the credit card, sell ‘things’ and ‘struggle’ financially is difficult, but worth it for the kind of (non-monetary) reward he would prefer through a music career. And finally, like an Aristotelian view of the Greek tragedy, a good life in a reoriented money narrative most often includes a commitment to other people or social values. Recall Cian’s enacted belief that a good life for him includes helping others to have that same quality of life.

Consequently, like the Aristotelian approach to Greek tragedy, the reoriented money narrative is an interpretation about money that recognises how important value

conflicts are to human learning. In the tensions that exist between the ‘good’ (or necessity) of money and other life values, the other values are also given claim and are integrated into the journey of discovering what a ‘good life’ is. These same principles are also reflected in Taylor’s (1989) description of ‘epistemic gain’. According to Taylor, where value conflicts and moral dilemmas are engaged with and resolution sought, the basis for shifting moral orientations is established. Like the Aristotelian view that value conflicts are essential to human learning, Taylor reasons that value dilemmas form a motivation for moral transitions because only in seeking their resolution are new moral goods named.

It is important to reiterate that value conflicts, by their very nature, involve dilemma, struggle and challenge and can be confronting to the very core of the self. For example, as already shown, in the reoriented money narrative there is isolation and loneliness in the ‘loss’ of money, recurring self-doubts about the wisdom of living with less money, the real or perceived social pressure to conform or strive for the same money goals as others, and feeling a sense of not quite ‘fitting in’ socially. There is often material sacrifice too, in the loss of career mobility or status, of consumer goods, ownership, lifestyle pleasures or comforts.

Nevertheless, having less money is not often described as a loss in a reoriented money narrative. Instead, the narrative names challenge, growth, self-development and connection with others as the gains of struggle. Despite the acknowledged sacrifices it places inherent value in the alternate, non-monetary dimensions granted through the decision to earn less. Thus, unlike the static low-income participants in particular, less money may be a challenge but it is not an interruption. It may be a sacrifice, but it is not a loss. Rather, it is a shift in moral orientations toward what constitutes a ‘good’, and hence is consistent with Taylor’s claim that the very nature of moral distinction between goods involves conflict, critique, and challenge (Taylor 1989: 90).

10.5. Social and environmental connectedness

One of those values often in conflict with the ‘good’ of money is the desire for social and environmental connectedness. Intrinsic to the reoriented money narrative is this desire for connection: with self, with others, with the physical environment or for

some a spiritual connection with God or a higher being. Personal, social, environmental or spiritual connectedness is central to the storying of money in both thinking and acting. Remember Hannah, who after becoming a Christian cuts down her work hours and income so she can spend more time connecting with other women in her faith community, and Prince who uses his music to raise awareness of environmental issues.

By way of clarification, it is not the intended inference that middle-income and low-income participants do not desire connection with self, others, the environment or God. On the contrary: relationships, personal development and for some, spirituality and environmentalism, are features of a 'good life'. However, by and large these forms of connectedness stop short of offering moral alternatives to the cultural disposition towards money as central to a 'good life'. For example Mike (middle-income) is a Christian whose faith parallels the world of business and money-making: connectedness with God translates in his money narrative into financial self-reliance achieved through fair and ethical money management. To Gabrielle, (transient low-income) her children mean everything to her, and part of her hopes for their future is they will 'make heaps' of money. For middle and low-income participants therefore, often their desires for social, environmental or spiritual connectedness are shaped within the parameters of the dominant money narrative without calling these moral orientations into question. Wuthnow (1991) highlights the paradox inherent in this reality:

As a society we pay lip service to altruistic values, but these values must be seen in the context of our other pursuits, the majority of which focus on ourselves rather than others... If we talk incessantly about 'community', we live our lives in a way that says individual freedom is better. Ours is a society that places equally high value on the dogged determination and long hours of hard work it takes to achieve individual success. We are also a society in which self-interest, whether in money, physical health, self-expression or matters of the heart, assumes a dominant role in our thinking.

(Wuthnow 1991: 11-12)

There are a number of elements that define the drive toward social and environmental connectedness in the reoriented money narrative. The first is the common language of social critique found in the narrative. It has been shown that downshifTERS, far more than any other participant category, are both more reflective and articulate in their discussions about money. They particularly focus their reflection on the conflicts and dilemmas associated with money both at a personal and social level. Second, this social critique is often related to their general views about personal money and sense of personal responsibility in a social capacity. Third, the interrelation of personal and social views about money is identified actively through the personal engagement by most participants in social roles directed towards social change. For example Cian's personal view of money is closely linked to his choice of work (with refugees) and his personal motivations to make a difference in the lives of those less fortunate than himself. Etzioni also identifies the link between social change and reorientation in thinking about money:

The more broadly and deeply voluntary simplicity is embraced as a lifestyle by a given population, the greater the potential for realisation of a basic element of socio-economic equality. (Etzioni 2004: 417)

The environment too, is an important issue within a reoriented money narrative. In particular, environmental sustainability is viewed as a moral issue. Paul, for example, views environmental issues as one of the most serious dilemmas of our time. He feels that destructive and short-sighted government policy as well as a lack of personal responsibility taken by citizens is contributing to an environmental crisis. Consequently Paul spends a lot of his time lobbying politicians on the issue. Hamilton and Mail identify this sense of environmentalism amongst downshifTERS:

They are more likely to ask the Government to ratify the Kyoto Protocol than give them \$30 a week tax break. (Hamilton and Mail 2003: 40)

In summary, the markers of a reoriented money narrative are clearly recognisable. The narrative structure denotes 'journey' - through challenges, a redirected path, and in the reflective disposition about the meaning of money. A reoriented money narrative involves the conscious decision to choose alternative value priorities to money-oriented ones, and as such demonstrates an extended self-reflexivity. In this

narrative, central to self-reflexivity is an ability to view money in moral terms, and the conflict associated with it as integral to learning and to the goal of connection with others, the environment or spirituality.

Conclusion

A significant risk in the telling of the reoriented money narrative is the romanticising or valorising of the downshifting experience – as if a lower income situation is preferable if only the right attitude and moral awareness accompanies it. One need only look to the flawed money narrative as an antidote to this: the profound sense of material and emotional loss experienced in this narrative is a good reminder that, as Frank (1995: 135) says, ‘some situations cannot be risen above’ and that being financially poor itself is not a context to even theoretically romanticise. Dominant or deferred money narratives also testify to this: the eagerness with which most people organise their lives around the dominant money narrative is a reminder that money provides people the means to enjoy *good* things. These goods, like travel, home ownership, or dinner out with friends are not only pleasures and leisures. They also embody meaningful experiences and are markers of both self-identity and a sense of future.

What a reoriented money narrative gently calls to deliberation is that there are meaningful alternatives to the dominant money narrative. As a narrative which commands so much attention (whether by the pursuit of it or in a sense of failure through the lack of achieving it), the dominant money narrative omits to ask questions that the reoriented money narrative dares to ask. For example, what is *lost* in the translation of a good life as a financially self-sufficient one? Without even asking the question, the dominant money narrative nevertheless answers this in one way: what is lost is a sense self or social worth and the loss of future - the flawed money narrative is evidence of it. Justifiably, there is no heroism in the struggle to make ends meet, just a ‘self-portrait of the society with minus signs’ (Bauman 1998a: 73).

The reoriented money narrative answers differently, in a voice reminiscent of this:

The offerings of the market no longer satisfy, not because the payoff is not large enough, but because it is made in the wrong currency.

(Lane in Pusey 2003: 110)

This narrative asks, ‘if a good life is defined primarily through financial self-sufficiency and individual efforts to secure financial security, self-worth and well-being, what significant non-monetary values and behaviours are rendered obscure in the quest for a meaningful life?’ The reoriented money narrative is a reminder that extended self-reflexivity requires awareness that how money is valued is a moral concern, not primarily an economic one. It is moral because primary deference to it turns people inwards and with increasingly diminished concern about meeting the needs of the wider community. It is moral because the values of social, spiritual and environmental connectedness are so often given greater fullness through the time and energy gained in the sacrifice of money. And money will always be a moral issue when the lack of it strips away central human qualities such as self-worth, meaning and purpose. The reoriented money narrative reiterates and brings the Aristotelian view back into focus:

We have discovered that we do live in the world that Aristotle describes; that we share, at the same time, a deep longing for another simpler or purer world. But the Aristotelian argument, which continues and refines the insights of tragedy, reminds us that we do not achieve purity or simplicity without a loss in richness and fullness of life – a loss, it is claimed, in intrinsic value.

(Nussbaum 1986: 421)

Without any illusions of grandeur, the reoriented money narrative moves beyond the ‘simplicity’ of a world defined strongly by a dominant money narrative. Not willing to forsake the ‘richness and fullness of life’ in such ‘purity’, it takes the option to enter the fray where challenges, struggles and insights that esteem intrinsic human values alternative to money are granted.

11. Chapter Eleven: Thesis Discussion - Morality and Money

11.1. Introduction

In this chapter I revisit the primary themes of this research: the meaning of money as well as its implications for the sociological study of both money and morality. First, I return to the sociology of money and outline some new possibilities for the field.

Taking a step beyond a cultural view of money, I argue that while monetary meanings are shaped through different social and cultural relations as Zelizer proposes, money meanings also constitute moral orientations that consequently shape social relations in specific ways. The inclusion of the moral dimension of money meanings provides a more complex and incisive theory of money.

Second, I revisit current debates in the sociology of morality to argue that the relationship of money meanings to moral orientations creates a space for bringing theories about moral responsibility from the periphery of sociological thought to its centre. First, I return to the question: what is morality? Drawing on the findings in Part II of this thesis and other sociological examples I make the critical distinction between what constitutes social morality, and moral/ethical reflections on those social-moral orientations. Second, I highlight the implications of this for the study of morality within sociology more broadly and I conclude with some directions for further research within the sociology of morality.

11.2. Implications for the sociology of money

Mitchell and Mickel (1999) note that in a field of inquiry so diverse in perspective as the sociology of money – from individualist to cultural, social, and economic points of view – the one most consistently repeated emphasis given the meaning of money is its *importance* to people:

Money is probably the most emotionally meaningful object in contemporary life: only food and sex are its close competitors as common carriers of such

strong and diverse feelings, significance, and strivings.
(Krueger in Mitchell and Mickel 1999: 569)

The study of money and what money means to people is integral to understanding Australian culture. In hindsight, Simmel is astute in focusing on money independently of other social forces, arguing that money can tell us much about the wider social mechanisms of society as a whole and insisting on the inter-relatedness of all forms of modern culture (Deflem 2003: 86-8). The limit of Simmel's work (and for the subsequent sociologists and economists who follow his lead) lies in the creation of what Zelizer calls the 'twinning stories of separate spheres and hostile worlds' (Zelizer 2007: 1059). This consists in the long-held story amongst sociologists and economists alike, from Simmel onward, that there is a distinct sphere of rational and efficient economic activity that has no association whatsoever with personal relations in which 'sentiment and solidarity' are found. These separated spheres are thought of as hostile in the sense that economic rationality is understood to destroy relational intimacy and conversely human intimacy is said to undermine the efficiency of economic laws (Zelizer 2007: 1059). In other words, the imposition of money on social relations has destructive tendencies, or, as Simmel notes, is 'depersonalising' (Simmel 1991: 21).

In Part I of this thesis I joined with Zelizer in challenging this two-dimensional focus on what money 'does' to people. Agreeing that 'monetary phenomena consist of and depend on social practices' (Zelizer 2007: 1063) I focus on what money means to young adults in the context of their everyday understandings of what constitutes a 'good life'. While Zelizer focuses on the domestic sphere in particular, I also show that money meanings are constituted in and through personal relations, networks and histories that interconnect with cultural meanings found in the family, as well as religious meanings or expectations of self-reliance. For example, Jessica's story relates how the experience of abuse and gendered inequality shape money meanings while for Hannah, religious values and social networks are a primary influence. And Kayla's story highlights that a desire to be self-reliant as well as subjective family and work history shapes money meanings quite differently than market-generated money meanings. Here, a more nuanced picture of money emerges: that these young adults

negotiate money meanings within cultural, social and relational contexts that transform economic meanings into relationally-driven ones.

The implications of this move have already been flagged by Zelizer and others. It exposes the so-called boundaries between the ‘separate spheres’ as a false divide and establishes the interrelation of economic activity with the creation of economic meaning through social and cultural relations. As such, it highlights important *social* outcomes that would otherwise be viewed as trivial or even overlooked by economic sociology: for example the creation and perpetuation of gendered, class, race or ethnic inequalities (Zelizer 2007: 1059-60). It shows that people are always finding ways to transform money meanings into forms that are personalised, cultural and even moral (Curruthers and Espeland 1998: 1386). It also opens the doors to apply the study of money to other social areas, for example, religious institutions (as I have anecdotally done in Part I), or non-profit and community organisations (Baker and Jimerson 1992).

11.2.1. The moral dimension of money

The necessity and importance of consolidating and extending Zelizer’s view of money in Part I provides grounding for Part II of this thesis. Part II establishes a different tone to Part I: in it I engage with a new set of sociological literature, the sociology of morality, and embark on an in-depth and systematic data analysis of the meaning of money across the three primary participant categories. The consequences of this analysis for the sociology of money are primarily in terms of new possibilities for thinking about money meanings as not only shaped by cultural and social relations, but also moral relations. If Zelizer’s conception of money adds a critical cultural and relational dimension to the sociological study of money, then Part II of this thesis uncovers yet another dimension deserving of sociological attention: the moral dimension. The remainder of this section discusses the critical importance of the moral dimension to the sociological study of money.

Money minus morality

As noted in chapter two, very few sociologists (or economists) who study money discuss the relation of money to morality. This is hardly surprising given that under a

classical ‘separate spheres’ conception of money, money and morality (or moral values) are conceptualised as occupying alternative, mutually exclusive spheres of life. Money theorists who challenge the ‘separate spheres’ are more likely to bridge the gap between the two subjects. Recall, for example, Zelizer noting the distinction people make between an ‘honest dollar’ sourced from legitimately acquired earnings and ‘dirty money’ sourced through disreputable means. This, she explains, demonstrates that money is not divorced from morality (Zelizer 1998b). Curruthers and Espeland (1998: 1389) similarly argue that terms such as ‘dirty money’ and ‘money laundering’ indicate that money itself may be viewed as ‘morally tainted or purified’. In these cases however, the observations do not yet constitute a systematic study of the moral dimensions of money.

Discussion about the moral or ethical dimensions of money, if they exist at all, are usually found outside the sociology of money and often subsumed within the broader rubric of ‘consumption’ and ‘consumer society’. For example, Bauman is probably the most prolific such writer who addresses the ethics of consumption and its destructive consequences on human togetherness in both *Liquid Love* (2003) and *Wasted Lives* (2004) among other publications (Rojek and Bauman 2004). Among many others, Bourdieu (1984), Miles (1998), Baudrillard (2000) and Habermas (1987) have also questioned the consequences of consumerist forms on social structures and/or individual relations. Once again, the issue of money itself remains anecdotal or even incidental to the broader social theme of consumer society.

Morality in money language

One of the few works describing money in moral terms is found in *Frozen Desire*, a historic and literary study of money in which Buchan (1997) traces the changing history and impact of money to the present time. He notes that in contemporary society, people have redefined the language of the economy into an everyday ‘civic’ language recognised as an avenue towards choice, prosperity, and a window to the future. He recognises the shift in *moral* terms:

For some time, and in many places, money was thought to be bad, but it is now thought, on the whole, to be good. That inversion is the greatest to have occurred in the moral sentiments of the west. Desires that resisted

incorporation into money turned pale and lost their power to convince: disinterested friendship, love and philanthropy became as suspect as the goals of once passionate wishes, honour and salvation. Miserliness, which places potential above actual gratification, had once seemed the disease of money, as short sight is the disease of books; gradually, it lost its pathology and became the condition of moral health. (Buchan 1997: 270-5)

There are two critical observations in this part of Buchan's historical account that I have found nowhere in the sociology of money, nor incorporated into any systematic academic study. The first is the observation that people are *oriented* or situated in relation to money, in particular ways, at particular times. In this case, Buchan notes that contemporary individuals in the west are oriented *towards* money as 'good' and equate it with 'health'. It is clear from his account that people in the west have not always felt oriented towards money in this way. The second observation is the implicit recognition that such an orientation is *moral* in its framing (e.g. 'the condition of moral health'), and that moreover, it is a moral sentiment that has taken root as a wider cultural and social disposition ('the moral sentiments of the west').

These two observations made by Buchan mirror the substantive findings of my analysis in Part II of this thesis. Amongst the middle-income young adults, the dominant money narrative runs deep and is privileged amongst them as a means to achieve the 'good life'. This narrative situates personal money as 'good': as something to be attained, benefited from, and invested in. Similarly to Buchan, I have argued that such a stance towards the 'good' is *moral* because of its evaluative and orienting character. Related to this moral orientation is the emphasis in the narrative on money as central to hopes and dreams about the future and the drive towards self-reliance. Also implicated is the common feeling of deep ambivalence about, and disconnection from, social problems and their solutions.

Low-income participants highlight how money meanings are morally oriented in yet another way. Like middle-income participants, they too assent to the dominant money narrative, acknowledging the 'good' of money as a means to enjoy a 'good life'. However their relative inability to engage in the dominant money narrative along with the realities of living on low-incomes lends to the downplaying of money

in their lives. It is only when low-income participants can anticipate future access to the dominant money narrative that they become strongly oriented towards an optimistic future. The transience of their present low-income is tolerated as part of a necessary and deferred narrative living in future anticipation of a dominant money narrative. Alternatively, without access to a dominant money narrative and with a low-income reality stretching ahead indefinitely, money meanings form a different narrative thread. Loaded with a sense of inadequacy and an inability to see or plan for a future, the static low-income feel flawed. They exist in a narrative bunched heavily in the present with no sense of control or determination over where life is going. In a context where the dominant money narrative is privileged, those without access to money can do little but hope that somehow, sometime, that privilege will once again be granted to them.

Downshifter participants provide a third perspective to the moral dimension of money meanings. They also acknowledge the dominant money narrative as a privileged one. But unlike the other narratives, there is an implicit *recognition* in this narrative that the privileging of the dominant money narrative constitutes a morally oriented choice. In also seeking other (personal, interpersonal or social) values over monetary ones, this is a narrative engaged in a reorientation process in relation to what constitutes 'good' in life. In other words, the reoriented narrative embodies a moral awareness characterised through an engagement with value conflicts in which goods alternative to money are named and given claim.

Here, themes identified across three different income contexts and their related money meanings point to one common idea: that money meanings are *oriented* in particular ways, and moreover, in *moral* ways. By all accounts, this is not a surprising finding. As already noted in the work of Taylor (1989) and Bauman (1993) it is clear that moral capacity is indivisible from being human. Moral orientations towards the 'good', argues Taylor, establishes human identity, meaning and life direction (Taylor 1989: 46-52). As a widespread 'good' or disposition in this culture, moral orientations towards money also establish human identity, meaning and people's sense of future and direction.

New possibilities

What is surprising is that this is a new discussion in both classical and contemporary sociologies of money. Although recognised in the discipline as arguably the most ‘emotionally meaningful object in contemporary life’ (Mitchell and Mickel 1999: 569), the way money meanings are *oriented* and the personal and social consequences of those orientations have yet to be given significant attention. This is, in part, the legacy of a cultural understanding of money through economic, market driven terms: value-neutral, homogenous, commodifying, and unbound by ethical or moral considerations (Zelizer 1989: 346-7). As Wilk notes, ‘when economics began its ascendancy in the late 19th century, it systematically purged its language of morally tinged terms’ (Wilk 2001: 246). To argue that money needs to be understood in *moral* terms is quite a confrontation to this view.

Nevertheless, the shift in thinking has already been initiated in no small way by contemporary theorists such as Zelizer and Singh who turn money meanings from their traditionally conceived flat, two dimensional view of the hostile spheres into a multi-dimensional view in which social, relational, and emotional influences are also shown to transform money meanings rather than merely the converse being the case. The success of findings such as these lie in the ability to pinpoint interpersonal and relational influences on money meanings. However while moving beyond the anecdotal, these theorists must still choose highly specific aspects of social culture, or money ‘circuits’ as Zelizer (2000: 385) names them, from which to make their point. Some examples include discussions about how lottery winners treat their winnings (Zelizer 1998b) or the prestigious New York \$24 award as a discussion about the economic value and symbolism invested in social contribution (Curruthers and Espeland 1998).

Thus, on the one hand classical sociological conceptions of money claim to identify what money (as a value-neutral, independent object) means in society and what it does to human relations, while on the other hand contemporary theories challenge this view but can only do so within the specific money contexts – domestic money, lottery winnings, a prestigious prize – in which interpersonal relationships can be explored. In other words, the sociological challenge to view money in general cultural terms as

heterogeneous, laden with cultural, social, or ‘moral’ values remains constrained by either the (classical) inability to view money qualitatively at all, or the contemporary limitation of being able to do so only in terms relative to specific money ‘circuits’.

The identification of money meanings as deeply morally oriented in this study opens up new possibilities within the sociology of money for making claims about the cultural, social and moral consequences of money meanings without limiting money to a value-neutral object or being confined to a narrow sphere of economic exchange, such as ‘dirty’ or ‘laundered’ money (Curruthers and Espeland 1998: 1389). In the following section I outline the scope of these possibilities, first in relation to contemporary theories, and then classical ones.

11.2.2. Contemporary theories: Zelizer

Understanding the moral dimension of money augments contemporary sociological claims about money. For example it contributes to Zelizer’s claim because it systematically demonstrates how *non-pecuniary* values, such as moral orientations, deeply influence everyday money meanings. While Zelizer’s work has focussed on the non-pecuniary values generated through social and relational practices around money, this work draws on her findings and then extends them into a focus on the moral-value dimensions of money meanings.

The moral dimension of money also contributes to Zelizer’s work because it can apply specific concepts of her work in more general terms. For example, some ideas central to her argument, such as ‘earmarking monies’ could be seen to only apply to specific forms of money relations that are in danger of being criticised as ‘marginal’ economies. Zelizer identifies ‘earmarking’ as the ‘marking of money with distinct qualities and values’ through different networks of social relations. In other words, otherwise identical monetary media – depending on its use and the social relation in which it is used – can serve entirely different functions: from a wage to tip to bonus, gift, or charity. Thus, she argues, social practices order what are otherwise identical forms of money into distinctly different categories that involve ‘restrictions and distinctions that are as influential as the rationing of primitive money’ (Zelizer 1994: 24; Zelizer 2007: 1062). This argument has come under criticism, as Zelizer herself notes (Zelizer 2007). It has been sidelined as the study of ‘quasi’ monetary

phenomena, not ‘real’ money because of its focus on small-scale processes and economies (family, gift, welfare) that are considered peripheral to the ‘serious’ economies (Zelizer 2007: 1062).

However, the identification of the moral dimension of money extends the idea of ‘earmarking’ to a far more general sphere of money meanings to which the critique that it does not address ‘real’ money circuits cannot apply. From a perspective of moral orientations, I argue that *moral orientations* arrange what are otherwise identical forms of money into distinct categories, or money meanings. For example, deference to a dominant money narrative (orientation towards money as primarily ‘good’) situates a person in particular ways towards money meanings: towards self-reliance, personal well-being, and future material aspirations. On the other hand, living within a flawed money narrative situates money meanings differently: people feel flawed or stigmatised in some way in relation to money, unable to plan beyond the present and with little sense of direction.

Thus, when understood in moral terms, money meanings can be seen as arranged in socially distinct ways, depending on those orientations. Moreover, the focus here is not on so-called ‘marginal’ economic spheres⁵⁶. The focus is on everyday young adults engaged in a large range of economic activities – from the employment economy to welfare economy to household economy to student, part-time, volunteer, charity economy and so on. They constitute not peripheral or marginal meanings when it comes to the market, but the human negotiation of money meanings

⁵⁶ It should be noted that I differ with claims that Zelizer’s focus on family, gift or welfare economies are ‘marginal’ or ‘quasi’ forms of money. As Zelizer notes, theorists are wrong to sideline these economies as beyond or outside the ‘real’ economy, because ‘households, kinship groups, friendship networks, neighbourhoods, and ostensibly non-economic organizations such as churches and voluntary associations play significant parts in a wide range of economic activity.’ (Zelizer 2007: 1065). Rather, I make the point to illustrate that when understood in terms of the moral dimensions of money, such criticism can no longer be made at all.

themselves in a wide range of contexts of everyday living. Thus, not only is it *not* a marginalised economic sphere, but it is a site of the active creation of culture (as well as economic culture), because as Zelizer notes, ‘people create culture relationally’ (Zelizer 2007: 1063).

Therefore it becomes possible to identify some of the patterned or even structured money meanings that exist in this culture. As Curruthers and Espeland note:

Like all other social objects, money has meaning that depends on its use and context. Such uses are not, however, idiosyncratic. Nor is context ad hoc. Both are socially structured in patterned ways we can discern.

(Curruthers and Espeland 1998: 1386)

This is important, because although Zelizer establishes this patterning through specific examples (such as analysis of gift exchange), there has been some contention over applying her argument to broader social (or economic) structures. Here, I identify that more generalised money meanings are shaped by a *moral* deference to money that differentiates the way people understand themselves, their relationships with others and their sense of responsibility towards others. At its very heart, money is ‘earmarked’ in *moral* terms in addition to the earmarking through social relations that Zelizer identifies.

Thus, analysing money in moral terms creates new opportunity within the sociology of money to again comment and critique the place of money meanings in society – something that contemporary theorists have not focussed analytical attention on. For example, Zelizer’s analysis is a critique of classical conceptions of money that fail to reference the social and relational sources of their meanings, and thus her attention is on the way money is *given* meaning through social relations. In doing so, she also challenges the basis of the classical argument that money is in any way corrupting, depersonalising or implicated in the depletion of social relationships. On the one hand, Zelizer and other contemporary theorists are right to challenge the assumptions upon which earlier critiques about money stood: money meanings are constituted socially and relationally, not merely in market terms. On the other hand however, moral and ethical questions about the meaning of money in society tend not to be asked more recently in the sociology of money, for example questions about how

money is implicated in issues of social justice, equality, or human rights. In other words, questions about how money meanings are shaped by social relations are increasingly common, but have yet to questions whether those money meanings (regardless of how they are constituted) are ‘good’ for social relations or not.

In this thesis I have shown that how money is valued is a moral concern: that money meanings are constituted morally and that this has *moral* implications for personal and social relations. Here, it becomes possible once more to discuss what these findings may mean for this society, for this time. These critiques do not need to assume that it is money that ‘does’ things to social relations, but nor does it assume that because money meanings are socially constituted that they are by implication, ‘good’. While this is an important point to be made in relation to the sociology of money, it will be explained in more depth in section 11.3 of this chapter.

11.2.3. Classical theories: Simmel

The second critical point is that recognising the moral dimension of money allows a re-reading of classical conceptions of money in a far more nuanced way. In particular, rather than refuting some of the claims Simmel made about money, I am able to agree with them – but from a different sociological perspective. I have already critiqued Simmel’s claim that money represents an absolute means, is the ultimate expression of all values, and is itself value-neutral (Simmel 1978: 120-8). Rather, I argue that money meanings are deeply implicated morally, the antithesis of Simmel’s claim. However, the conclusions Simmel arrives at about the consequences of money meanings in our culture remain worthy of discussion. For example, Simmel argued that money affects social relationships, impersonalising relations between people. He argues that money distances one person from the next. He also claims that money creates the desire for independence from others and a greater reliance on oneself (Simmel 1991: 21).

I have made similar claims in Part II of this thesis. However, this is not because money occupies a separate, economic sphere and *acts* in these ways *upon* personal relations. Money does not impersonalise relations between people because of its morally indifferent and objective nature. Rather, money meanings – constituted in and through personal relationships (Zelizer 2007) and social histories that converge

(Bourdieu 1990), are *morally oriented*. The outcomes identified by Simmel - social disconnection and distance, or the drive for economic self-reliance - are consequences of these moral orientations and not merely the corrupting character of money.

To clarify, the orientation in our culture towards the acquisition and attainment of money and monetary goals is understood as a 'good'. Money itself does not destroy social relations, rather money meanings are constituted through the social and cultural valuing of personal money over other goods. That is, social relations are shaped through money meanings as much as money meanings are shaped through social and cultural relations. What is so significant about this is that moral orientations towards money carry a lot of weight in how those social relations are shaped. For example, in this culture (as this thesis has shown) personal money meanings are generally not morally oriented towards the 'social' or 'communal' good: if they were, money meanings and behaviours would be oriented toward entirely different outcomes. Rather, I have noted that personal money meanings (for example in the dominant money narrative) are oriented towards personal ends, and as such social relationships (as well as goals, lifestyles and aspirations towards what constitutes a 'good life') are also implicated in this reality.

In other words, money does not 'do' things to people: *rather our moral orientations towards money are laden with personal and social consequences*. From this perspective, money issues are moral issues. That young adults understand personal money accumulation as a 'right' is a moral issue because it represents an active orientation that provides them with identity, meaning and direction (Taylor 1989). Similarly, the valuing of the dominant money narrative is a moral issue in which all participants are implicated. A sense of disconnection from social problems also constitutes a moral issue: the consequence of a general moral orientation towards money as 'good'. The way those with little money are stigmatised and left to their own devices is, again, a moral issue in which all participants play a part: not least the consequence of the felt inability to orient oneself towards money. Hence, Simmel was not mistaken when he identified some of these *consequences* of money meanings. It was in defining *money meanings* themselves that Simmel did not identify that a central component of being human is to be morally orientated. These findings show

that regardless of, even despite, the so-called value-neutral ‘logic’ so endlessly applied to money, money meanings are intimately shaped in moral terms.

Therefore, the cultural privileging of money points to the existence of a patterned moral valuing of money that carries social and relational significance. As such, it gives voice to a critique of the consequences of money meanings without falling back on a fictitious, two-dimensional view of money spheres that are hostile to one another.

The implications of the moral dimensions of money also challenge the sociology of money – and economic sociology – in more general and social terms. Shearer explains why:

...as a discourse, economic theory can never be merely descriptive, but rather it always already serves to *constitute* the human subject as a sovereign, self-interested maximizer. But when all human subjects are so construed, self-interest becomes the means to the attainment not only of the actor’s private good, but of the collective or interpersonal good as well. In other words, economics is not an ethically neutral discipline that might be brought to moral rectitude by the simple addition of a few regulatory or prohibitive norms; rather, and more insidiously, economic theory first creates a community of sovereign and independent subjects, and then instantiates those ethical norms and moral codes appropriate to such a community. So long as the discourse that constitutes the economic subject remains unchallenged, so too will the ethics that govern that subject.

(Shearer 2002: 569)

This research provides new possibilities for the sociology of money to engage with money in its moral dimensions. This is not just necessary as a means to properly theorise the properties or characteristics of money, or to outline the processes whereby money becomes meaningful to human actors. It is necessary so that readers may conscientiously grapple with the human consequences of the moral dimensions of money: how money meanings (and economic theories) themselves are morally oriented and carry not only personal, but interpersonal and social implications.

11.2.4. Future directions in the sociology of money

Consequently, recognising the moral dimension of money both broadens and deepens the cultural analysis and critique of money meanings from early to contemporary theories. It also opens opportunities for further study and even new disciplinary directions within the sociology of money. As a topic of inquiry with little prerequisite, there are numerous possible avenues through which to explore the relationship between money meanings and moral orientations. In particular, talking about money in moral terms allows a fresh look at how money is morally oriented in a wide range of social contexts, from the family to religious groups to the legal and welfare system, in the context of poverty or extreme wealth, in rural communities or in communes where sharing possessions is a necessity. Cross-cultural comparisons of moral orientations towards money would also be insightful: from extremely wealth-driven cultures to simple-living cultures (e.g. Amish); from the slums in Bangkok to war torn cities in the Middle East. Some specific research directions might include:

- To what extent do the more ‘market-like’ or more rationalized, impersonal, efficient systems (Zelizer 2007: 1066) engage in the language of moral orientations?
- What moral orientations drive philanthropic organisations and to what extent do these languages influence mainstream corporate cultures?
- Do moral orientations towards money change over time or generations? E.g. adolescent or retiree age moral orientations?
- To what extent are marketing and media strategies implicated in the generation of cultural money orientations?
- To what extent is family socialisation or educational programs implicated in the generation of money orientations amongst children and adolescents?
- Are there critical gender or ethnic differences in moral orientations towards money?

- What is the impetus for changing moral orientations? For example, is a shift in moral orientation followed by a behavioural shift (such as downshifting) or the converse? Do significant life events shift money orientations?
- How do dominant moral orientations shape political landscapes?

One of the benefits of analysing the moral dimensions of money is that it bridges key concepts found in the sociology of money with more general sociological processes, such as social morality. Through this continuity, broader sociological concepts such as agency, materiality and the role of inequality can be analysed more deeply in relation to economic contexts (Beamish 2007: 993). The next section highlights some of these themes through a specific discussion about the implications of the thesis findings for the sociology of morality.

11.3. Implications for the sociology of morality

As Bellah et al. write, ‘Our problems today are not just political. They are moral and have to do with the meaning of life’ (1985: 295). The identification of money meanings in moral terms is implicated in far more than a rethinking of how sociology treats the issue of money. It also testifies to the centrality of moral issues in everyday life and meaning-making. Primarily, it requires a re-thinking of the question, ‘what is morality?’ and ‘how does sociology engage with this issue?’ First, I will return to the question of what constitutes morality and critically engage with it in light of the thesis findings.

11.3.1. What is morality?

In Part II of this thesis I found that people have common dispositions towards money through which money meanings and practices are co-ordinated and shared in relation to what constitutes a ‘good life’. I have described these dispositions as morally oriented, or as evaluative stances taken towards what is ‘good’ and important or conversely, negative, not good or insignificant. These moral orientations towards money, while shifting with personal income context, tend to privilege a particular money disposition, the dominant money narrative. Deference to this money narrative

tends to be shared or at least understood and acknowledged by all participants in this study.

In many ways, the description of this shared moral orientation mirrors Durkheim's model of morality, the 'morality of co-operation' (Durkheim 1972: 8). In his model, morality is a product of the 'social'. The solidarity formed through, for example, shared money orientations, would be described as a 'function' of bringing about social cohesion. In other words, from a Durkheimian view, this form of social morality is a normative moral standard and ideal for the best function of society (Durkheim 1972). In this study, the data does describes a social form of morality that people commonly share or at least acknowledge as a dominant and normative money orientation (the dominant money narrative), and this can be understood in part to mirror Durkheim's model of social morality.

At this point, the question arises: does this Durkheimian 'social morality' in the form of morally oriented money meanings adequately address the question of 'what constitutes morality?' The findings of this study suggest that sociologically, defining morality is far more complex than this. In 1991, Niklas Luhmann posed a question that addresses the heart of this theme. He asked, 'Is social morality 'good' without question? (Luhmann 1991: 87). In other words, are the 'normative', shared moral orientations towards money in our culture 'good' or moral simply because they *are* normative, shared and socially legitimated?

On the one hand the data does point to a normatively understood 'social morality' as described above. On the other hand, the data also shows that this 'social morality' carries consequences that lead to both individually and socially negative outcomes. For example, those who live by a dominant money narrative feel disconnected from social problems and often empowered only to act in relation to bettering their own lives, not others. Conversely, those who cannot live by the dominant money narrative feel stigmatised or flawed by their inability to live up to normative money expectations. In other words, if such 'social morality' is a social 'ideal' as Durkheim argues, who is it 'ideal' for? Certainly not for the low-income, who live in the theatre of expectations of a 'good life' but can never quite make it on stage.

These consequences frame the question in another way: within a ‘social morality’ where deference to the dominant money narrative is constituted as ‘good’, what values and goals are forgotten or overlooked? The downshifters of the study give some insight here. They recognise dominant money orientations as a form of social morality, but that other important values are lost in deference to it. They recognise that the *ends* of this social morality can suppress personal moral responsibility rather than enable it. They recognise that the ‘good’ of the social morality is often construed only in individualistic terms, and that sometimes little good is even found for the ‘self’ because alternative values that are sacrificed are too costly (e.g. Jarrod). They recognise that the ‘good’ found in the dominant money narrative is generally not for others, and especially not for the poor or the disadvantaged. They realise that investing in other people is so difficult to do when investing in the dominant money narrative. They also understand that to take personal moral responsibility for others often means choosing against the ‘social morality’ in question.

Once again, the question of whether ‘morality is ‘good’ without question arises. Asked in an alternative way, this is the same question posed by Davydova and Sharrock: ‘what is the *moral* significance of the fact that morality is (allegedly) social in nature?’ (Davydova and Sharrock 2003: 373). I draw on other research to help to address this question. In describing the ‘moral order of a suburb’, Baumgartner (1988:133-4) found what appeared to be a picture of social order and cohesion within the suburb, including the avoidance of conflict, self-reliance, high mobility, and keeping to oneself - something he names ‘moral minimalism’. However, Baumgartner found that this apparent social order actually undermines the growth of strong social bonds and harmony between neighbours because it is characterised by weak social ties that breeds indifference and a lack of care for one another. In conclusion he questions the normative social notion of ‘harmony’, and challenges the reader to consider that moral indicators of social cohesion may actually include what is generally viewed as *disintegrative*.

Perhaps one of the most stark examples to give some clarity to the question of whether or not social morality is inevitably ‘good’ comes from Bauman’s *Modernity and the Holocaust* (1989). Here, Bauman considers the ‘social production of immoral behaviour’ through the example of the Holocaust (Bauman 1989: 169). Bauman’s

central thesis is this: that the indescribably horrific events of the Holocaust were made possible and even reasonable through the ‘spirit of instrumental rationality, and its modern, bureaucratic form of institutionalization.’ He writes that the vast majority of perpetrators of the Holocaust were ‘normal’ people who were following legitimately sanctioned, established standards of normalised, modern rational action (Bauman 1989: 18-19). Living within a particular ‘authorised’ and ‘routinised’ bureaucratic administration like any modern institution would have been, these were ‘good’ Germans - at least hard working, conscientious and efficient bureaucrats who did their jobs well according to the social morality of that time and place (Bauman 1989: 21)⁵⁷.

Nevertheless, it is obvious that this form of ‘social morality’ was not ‘good’, in fact it generated a period of violence, genocide and inhumanity on a scale previously incomprehensible. As a form of social morality then, it did not produce moral ends. Within a society that excelled at maintaining social cohesion, it is clear that the human capacity to differentiate between right and wrong lay outside this *conscience collective*, to use Durkheim’s term (Bauman 1989: 178). In the context of the Holocaust, Bauman writes that some people did act against the social rules of Nazi Germany, and that there were no political or religious ‘determinants’ that can help describe *why* they chose to act this way, most often at the risk of their own lives (Bauman 1989: 168). What this invites sociological theory to grapple with is that moral behaviour may manifest in the *resistance to* or *insubordination to* social norms, in ‘openly defying social solidarity and consensus.’ (Bauman 1989: 177).

Bauman’s discussion critiques the long held sociological assumption (drawing on Durkheim) that society gives birth to moral behaviour, maintains it through its institutions, and is given to ‘humanizing’ and ‘moralizing’; or that immoral conduct is a malfunction of ‘normal social arrangements’ (Bauman 1989: 198). What the

⁵⁷ Cf. Arendt (1964), Milgram (1974), Gordon (1984)

Holocaust highlights in all its tragedy is the possibility that ‘society’ may act as a ‘morality-silencing’ force’ (Bauman 1989: 174). My intention by using this critique is not to claim that moral orientations towards money provide a contemporary parallel to the human devastation of the Holocaust. My intention is to raise the sociological question about whether people’s moral orientations towards the dominant money narrative as integral to a ‘good life’ is, in fact, humanly ‘good’. Or are such money orientations actually also implicated in ‘morality-silencing’?

The data itself suggests so. It suggests that money is as deeply morally orienting as it is related to economic concerns. It suggests that primary deference to money turns people inwards and with increasingly diminished concern about meeting the wider needs of community. It proposes that the lack of money strips away central human qualities such as self-worth, meaning and future purpose. And it also shows that other values, such as social, spiritual or environmental connectedness are often given greater depth and fullness through the time and energy granted in the letting go of monetary goals. As such, money orientations are not merely shared moral orientations that fulfil the function of social cohesion. They are also implicated in the dulling, numbing, or even forgetting about personal moral responsibility. In other words, the result of moral orientations towards money can suppress personal moral responsibility rather than enable it.

The consequences of these findings point to the need to address the earlier question: ‘what is the *moral* significance of the fact that morality is (allegedly) social in nature?’ (Davydova and Sharrock 2003: 373). It points beyond Durkheim’s concept of morality as purely social, or that human beings are moral *only* because they live in society and that it is *society* that brings about moral behaviour amongst people groups. Of course, social morality is clearly visible, for example in the moral orientation towards a dominant money narrative. But the *moral significance* of these shared orientations is also shown to be significant here. Thus, I concur with Davydonva and Sharrock (2003: 374) who argue that the ‘social character’ of morality is not an ‘external basis for establishing the framework of morality’ but rather more simply is an ‘*input*’ into discussion about what constitutes morality. In other words, morality is both more complex and consequential than its social form/character, and it is this complexity that requires discussion.

11.3.2. The complex parts of morality

My intention in this discussion is not to outline what definitively constitutes ‘morality’ from a sociological point of view: this task is too great for this thesis. However, the data does provide a basis from which to at least suggest what elements may require further exploration in such a task. In doing so, I revisit the earlier definitions of morality made in chapter four in the context of the work of both Charles Taylor and Zygmunt Bauman and in particular their insistence that the ‘self’ is moral.

It is clear so far that morality is part social in character, but that this is not enough for a discussion about what constitutes ‘morality’. The data points to different responses to shared moral orientations such as the dominant money narrative. Most participants participate in the dominant money narrative in some form: most often actively participating in it (e.g. middle-income), looking forward to such participation (transient low-income) or feeling flawed in some way through being unable to participate (static low-income). Other participants however, in particular the downshifting participants, recognise the dominant moral orientations but do not participate, choosing to prioritise other values above them.

What this demonstrates is the *evaluative* character of moral orientations by individuals. Returning to Taylor’s stance, humans are moral because culturally and historically they have continued to grapple with questions and behaviour towards what is right, good, evil, inconsequential, or of serious importance. Accordingly, morality is defined as the capacity of humans to evaluate and judge between distinctions, and is related to *orientation*: knowing where ‘I’ stand in relation to what is important or inconsequential (Taylor 1989: 28). In other words, as Taylor argues, it is the notion of self and identity that arises through the embodying of moral stances – and thus morality is intrinsically tied to the human ‘self’, not just a product of human sociality.

However beyond this, the data points to the need for a more complex understanding of how the moral ‘self’ is constrained or enabled by the ‘social’ character of morality. For example, I have indicated in chapter seven that subjective moral evaluation may be limited or narrowly constrained by social moral repertoires such as the dominant

money narrative. I call this constrained evaluative behaviour a ‘limited self-reflexivity’. This refers to the ability to engage creatively in choice where those choices are framed by the standardising mode of the money economy (Giddens 1991: 196). On the other hand, the downshifters indicate that a different evaluative capability exists. In these cases, the meaning of money is constitutively shifted and defined in modes alternative to the standardised one. In chapter ten I name this an ‘extended self-reflexivity’, because here participants demonstrate an ability to frame moral stances *outside* of the dominant money narrative, and moreover demonstrate an evaluative critique of the standardising mode itself.

Thus, while Taylor is right in arguing that the ‘self’ is moral, he does not engage deeply with any social limits or constraints to the moral self - for example standardising modes of money meanings.⁵⁸ Here, Bauman provides more clarity. Many of Bauman’s works (for example Bauman 1989; Bauman 1993; Bauman 1998a) are directed towards the argument that it is (modern and post-modern) *social processes* that suppress moral expression⁵⁹. Bauman pinpoints something central to this data: that social moral forms such as shared moral dispositions towards a dominant money narrative may diminish, or at least constrain, personal moral

⁵⁸ In *Ethics of Authenticity*, Taylor (1992) does engage with what constitutes a distortion of moral sources, e.g. excessive individualism or narcissism. However, Taylor notes that to rediscover an ‘authentic’ moral orientation is to rediscover the historical moral transitions that lead to the moral stances of today: for example the idea of being true to oneself, liberalism, self-determination and self-control, the human need to be recognised and treated with dignity, having self-responsibility and the desire for the improvement of well-being and better living standards for all. Thus, for Taylor, moral authenticity is about rediscovering historic moral sources – not engaging with the way that present social forms constrain the moral self.

⁵⁹ For example, recall the Holocaust as an example of how modern processes of rationality, bureaucratic social control, and human distance all diminish personal moral capacity because they remove individual proximity to the Other and thus diminish capacity to take responsibility *for* the Other. I have provided many more of Bauman’s examples in chapter four.

capacity and extended self-reflexivity. For as long as moral evaluations are limited to the standardising mode of money meanings, people are more likely to give priority to money over other values, feel disconnected from needs of others, or feel inadequate as human beings unless they have enough. By resisting the moral principles of the standardising mode, however, some people make qualitatively different choices. Exercising extended self-reflexivity through an ability to critique the standardising mode, participants are more likely to choose proximity to others over disconnection. They choose to take responsibility for those in need, for the environment, for their spirituality.

What Bauman helps to clarify is that moral capacity does not necessarily lie in the choice to *follow* social moral systems. In this thesis, some people demonstrate far greater moral capacity through the often-times difficult and vulnerable position of choosing to live with less money rather than more. The ability to engage in a critique of the standardising mode and choose values alternative to it opens up new avenues for taking responsibility for social, environmental and spiritual needs in ways otherwise difficult to do so. In other words, an ‘extended self-reflexivity’ is an important part of enacting moral capacity. In this study it is those with extended self-reflexivity who recognise that shared morally oriented dispositions do not enhance moral capacity, but rather may render it diminished or inaudible. Confronted with this awareness, these participants choose to enact moral capacity in a myriad of alternative ways.

In summary, a number of elements are shown here to be important to any concept of morality. The first is to acknowledge that ‘social morality’ in a Durkheim sense does exist: shared moral dispositions, such as money meanings, do shape prevailing and standardising cultural norms. The second, however, is to not assume that ‘morality’ is limited to the ‘social’. The data also demonstrates that moral stances are far more personal than this: subjective moral evaluation is central to identity-formation and life-direction (Taylor 1989). Third, the data suggests that social forms of moral orientation may constrain and diminish individual moral capacity and self-reflexivity by limiting choice to within the standardising mode. Fourth, the application of ‘extended self-reflexivity’ through the ability to critique and choose alternatives to the standardising mode combine to motivate moral capacity and moral responsibility.

Most importantly, these elements begin to address the two crucial sociological questions already asked: is money simply ‘good’ without question? (Luhmann 1991: 87) and ‘what is the *moral* significance of the fact that morality is (allegedly) social in nature?’ (Davydova and Sharrock 2003: 373). The findings of this thesis point to an understanding that money is not simply ‘good’, because as a form of social morality, it can significantly diminish and limit *personal* moral capacity on a widespread scale. The following section briefly addresses the significance of this for sociology as a discipline.

11.3.3. The place of morality in sociology

At some levels, sociology has treated morality in a similar way to money: as phenomena that sits uneasily, or even outside the traditional narratives of the field. Most traditional narratives within sociology have had little reference to morality, as Bauman notes. Their relationship is, at best, he writes, ‘awkward and ambiguous’ (Bauman 1989: 169-70). Bauman explains that following the lead of science in general, sociological discourse has developed languages specifically devoid of any religious or teleological content. As a consequence, moral theory could no longer draw on any non-social (e.g. existential) reference for moral norms (Bauman 1989: 170). Or as Tjeltveit notes, science is supposed to be involved in the description of facts, not the prescription of values: including an assumption that there is an ‘unbridgeable divide’ between the two (Tjeltveit 2003: 397).

As a result, most moral theory is limited to discourse about the social forms of morality that arise when there is widespread conformity to an idea of what is ‘good’ or ‘moral’. I do not propose that social institutions or the widespread conformity to particular behaviours has *nothing* to do with morality. On the contrary, I have shown in this thesis that the existence of the dominant money narrative constitutes a socially

and institutionally legitimated moral orientation.⁶⁰ My argument is that morality is far more than this: that the self is ‘moral’ and that moral capacity also lies outside (and sometimes in spite) of social forms of moral orientation. It is in the discussion that arises about the relationship between these two forms of morality that sociology has yet so much scope to explore. There is huge potential within sociology to examine, discuss and debate the way that social forms of morality (whether in the forms of institutional structures or standardising cultural norms) may *diminish* – or even enhance, if that be the case – personal moral capacity.

This is significant because it also indicates something about the discipline more generally: that sociologists often refrain from making moral evaluations regarding whatever it is other people treat as moral (Davydova and Sharrock 2003: 372). Davydova and Sharrock identify this perceived neutrality as a product of the ‘fact/value distinction’:

...which operates on the assumption that there is a privileged vantage point from which a sociologist can observe society’s morality without making personal commitment to any judgement.

(Davydova and Sharrock 2003: 373)

⁶⁰ As a point of clarification on this issue, I do not fully concur with Bauman’s theory of morality. Bauman argues that morality cannot be social because a social morality does not lead to moral ends. Therefore, moral capacity is defined as the substantive nature of morality, independent of the social (Davydova and Sharrock 2003). My argument is similar, but I maintain that morality does exist in its social form (where it is moral because of a widespread conformity to the evaluation of something as ‘good’, e.g. the dominant money narrative). However this form of social morality cannot be assumed as ‘good’ and resulting in personal moral capacity. Like Bauman and Taylor, I agree that human beings are evaluative beings with personal moral capacity. The difference then between the social morality and personal moral capacity is that social morality does not by the necessity of most people agreeing with it produce a flourishing personal moral capacity. The relationship between the two (social morality and personal moral capacity) becomes the critical point for sociological discussion in my understanding.

Some writers have challenged this fact/value distinction, and by doing so have shown how a social form of morality can serve to mute individual moral capacity. One such collective voice arises from feminist writings. In *Mapping the Moral Domain*, Gilligan et al. (1988) challenge traditional psychological conceptions that male thought is an adequate reflection of the human moral voice. In privileging the ‘justice perspective’⁶¹ and male speaker as normative’, they ask, ‘what is omitted in research by leaving out the moral voice of women and girls?’ They argue that a focus on the justice perspectives is the silencing of care concerns and encourages the tendency for people to lose sight of human connection and ways that people can affect each other’s lives. Consequently, they explore the implications for incorporating a care perspective as well as the inclusion of the female voice in research, and find that it ‘changes the map of the moral domain’ (Gilligan et al. 1988: ii-v and 290).

I have already noted that Zygmunt Bauman’s sociological account of the Holocaust develops a theory of morality, central to which is the identification of the ways in which modern social processes are implicated in the silencing of individual moral capacity. Perhaps more widespread is the growing recognition in sociological discourse that consumption is, as Wilk notes (2001: 258), a ‘central moral problem’. In this sub-discipline at least, there is a growing acknowledgement (if only implicitly) that normative social standards found in consumer culture are having adverse affects on the future sustainability of ecological environments, and of course will have negative flow-on effects on the well-being of human beings. Being increasingly confronted with signs of long-term damage to the planet, theorists (e.g. Bauman 1998a; White 1967; Wilk 2001) are discussing and debating the need for individuals to enact their moral capacity, for example in taking responsibility for their own reduced consumption.

⁶¹ A justice perspective is a particular ‘moral voice’ focusing on rights, equality, reciprocity (or equal respect), self-sufficiency, good judgement and independence. On the other hand, a moral voice focussing on a ‘care’ perspective gives attention to relationship, the value of care, connection with and response to others (Gilligan et al. 1988: xviii).

These examples show that in some sociological discussions, the relationship between both social morality and personal moral capacity are grappled with as significant issues. However, there is still wide scope for this in sociological discourse, not least in relation to the sociological study of money meanings. Not unlike the issue of consumption in contemporary culture, money is also a ‘central and encompassing’ (Wilk 2001: 253) phenomena, pervasive in almost every aspect of human existence.

The fact is that sociologically, money has been measured from almost every which way: in economic terms from historical to contemporary forms of money; money as social status, the money market as social institution; money as both dependent and independent variable; money from a structural and cultural perspective; the way people earmark monies for different purposes; how money reflects social organisation; or money understood from a micro (interpersonal) and macro (national or structural) level (Baker and Jimerson 1992: 678-82). Undoubtedly, one of the ways that money still has the possibility of being analysed in far greater depth is in moral terms.

Having done so in this study, it is clear that researching the moral dimensions of money meanings is important in clarifying what money means to people as well as the consequences of those meanings. It accentuates how moral orientations towards money meanings are shaped socially and become culturally shared dispositions that have consequences for the way individuals negotiate identity, meaning and their futures. The study shows that social forms of morality are also capable of restricting the moral capacity of individuals. However, it demonstrates that individual moral capacity can be enacted outside the standardising norms of shared dispositions, too.

Thus, the sociology of money is a good example of the fact that when sociological narratives omit the moral dimensions of a phenomenon, sociology is limited in what it can say about that phenomenon; and moreover, what it may actually say about human existence. Thus the task is more than merely acknowledging the moral dimensions of a social interest: the depth of task lies in addressing the *moral significance* of those moral dimensions. This, to use an analogy taken from my findings, is sociology engaged in ‘extended self-reflexivity’: the ability to look beyond the standardising norms of the discipline, and critically engage them with fresh alternatives found in discovering the moral significance of social phenomena.

11.3.4. Future directions in the sociology of morality

Consequently, one of the primary opportunities within the sociology of morality is to engage with moral issues as central to the sociological task, rather than marginal to it. This requires turning even seemingly ‘value-neutral’ phenomenon (like money and economic activity) into a site for the analysis of how those phenomena are morally oriented. It means asking questions about how everyday moral orientations shape cultural norms and what the consequences of those norms are for individual moral capacity. It creates scope for engaging with a more nuanced understanding of self-reflexivity (limited or constrained?) in the context of how social morality shapes moral capacity.

More generally is the invitation to further map what Gilligan and others (Gilligan et al. 1988) call the ‘moral domain’. If structure / agency debates are central to the sociological discussion about what constitutes being ‘human’, sociology has the potential to grapple deeply with what may constitute being ‘moral’ by more fully analysing the relationship between morality constituted ‘socially’ in a Durkheim sense, and personal moral capacity. It is clear that the ‘moral domain’ constitutes a complex interrelation of cultural and social norms along with an individual capacity to think in moral, orienting terms: understanding more about this relationship is an important sociological task.

This also constitutes an opportunity for sociologists to engage with questions about the *moral significance* of their findings. Of course, this raises the underlying question of what is the sociologists’ task. Some sociologists (e.g. Luhmann 1991; Tester 1997) argue that moral reflection on the social conditions that modernity calls ‘good’ is not up to the sociologist to judge. For example Luhmann writes that the task of sociology is simply to identify ‘morality as a distinction, that is, the distinction between good and bad or good and evil’ (Luhmann 1991: 37). Here we cross into the realm of the sociologist’s role, or more precisely, the personal value-position and motivation of the individual sociologist. I have already named my research value-position in chapter one: that social critique is intrinsically worthwhile because it is concerned with the dignity of what it means to be human.

I return to Lash's stated desire (in Haiman 2002: 98) to 'bring ethics out into the streets'. It is worthwhile, as noted by Luhmann above, for sociologists to be able to identify how people make distinctions between good and bad or good and evil. However there is always greater scope for greater discussion to come 'out into the streets' about the *moral significance* of those distinctions, and what they *mean* for us as human beings. What is actually 'good' for humans and constitutes responsible moral action will *always* be up for debate. However, the invitation is also there for sociologists – who have the privilege of being able to look carefully at social forms of moral action – to add their voices to discussions and dialogue about what responsible moral action *could* be or to question what standardising norms indicate moral action *should* be. What our society gains from these discussions will at the very least be vigorous debate about issues that are centrally important to being human. It will open doors to fruitful research and the implications for social inquiry and life itself will be significant (Smith 2003). And, as Smith (2003: 158) also notes, it is not least important because this 'is what scholarship is all about'.

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Appendix One (Participant Characteristics)

| Interview No. | Interview Name | Sex | Age | Education | Occupation | Income \$ per annum | Marital Status | Dependents | Resident Status | Travel History |
|---------------|----------------|--------|-----|-----------|---------------------|---------------------|----------------|--------------|--------------------|----------------|
| 1.01 | Saskya | Female | 26 | Tertiary | Administration | 26,000 - 35,000 | Single | None | Living with Family | Overseas |
| 1.02 | George | Male | 27 | Tertiary | Engineer | 56,000 - 65,000 | Partnered | None | Renting | Overseas |
| 1.03 | Ruth | Female | 25 | Tertiary | Government Employee | 46,000 - 55,000 | Single | None | Buying | Overseas |
| 1.04 | Lucy | Female | 26 | Tertiary | Accountant | 36,000 - 45,000 | Single | None | Renting | Overseas |
| 1.05 | Osser | Female | 31 | Tertiary | Graphic-Designer | 36,000 - 45,000 | Married | None | Renting | Overseas |
| 1.06 | Douglas | Male | 34 | TAFE | Building Contractor | 36,000 - 45,000 | Partnered | None | Buying | Overseas |
| 1.07 | Hank | Male | 34 | Tertiary | Architect | 36,000 - 45,000 | Married | 3 Dependents | Buying | Overseas |
| 1.08 | Stephanie | Female | 31 | Tertiary | Lawyer | 56,000 - 65,000 | de Facto | None | Buying | Overseas |
| 1.09 | Peter | Male | 28 | Tertiary | Manager | 36,000 - 45,000 | Single | None | Renting | Overseas |

| Interview No. | Interview Name | Sex | Age | Education | Occupation | Income \$ per annum | Marital Status | Dependents | Resident Status | Travel History |
|---------------|----------------|--------|-----|-----------|---------------------|---------------------|----------------|--------------|-----------------|--------------------|
| 1.10 | Edgar | Male | 34 | TAFE | Building Contractor | 46,000 - 55,000 | Married | 3 Dependents | Buying | Overseas |
| 1.11 | Mark | Male | 28 | Year 12 | Administration | 46,000 - 55,000 | Partnered | None | Buying | Overseas |
| 1.12 | Carin | Female | 31 | Tertiary | Nurse | 56,000 - 65,000 | Single | None | Buying | Overseas Extensive |
| 1.13 | Sally | Female | 35 | Tertiary | Administration | 46,000 - 55,000 | Partnered | None | Buying | Overseas Extensive |
| 1.14 | Mike | Male | 35 | Tertiary | Accountant | 101,000 - 150,000 | Married | 2 Dependents | Buying | Overseas |
| 1.15 | Winona | Female | 32 | Tertiary | Accountant | 46,000 - 55,000 | Partnered | None | Renting | Overseas |
| 1.16 | Candy | Female | 27 | TAFE | Upholsterer | 46,000 - 55,000 | Partnered | None | Renting | Within Australia |
| 1.17 | Damien | Male | 27 | Year 12 | Administration | 36,000 - 45,000 | Single | 1 Dependent | Renting | Overseas Extensive |
| 1.18 | Charlie | Male | 36 | Tertiary | Teacher | 36,000 - 45,000 | Single | None | Buying | Overseas |

Table 1: Middle-Income Participant Characteristics

| Interview No. | Interview Name | Sex | Age | Education | Occupation | Income \$ per annum | Marital Status | Dependents | Resident Status | Travel History |
|---------------|----------------|--------|-----|-----------|------------------------------------|---------------------|----------------|--------------|--------------------|--------------------|
| 2.01 | Virgil | Male | 30 | Year 12 | Full Time Student | 0 - 15,000 | Partnered | None | Renting | Within Australia |
| 2.02 | Stuart | Male | 27 | Year 12 | Full Time Student | 0 - 15,000 | Single | None | Living with Family | Within Australia |
| 2.03 | Mondi | Female | 26 | Year 12 | Full Time Student | 0 - 15,000 | Married | None | Buying | Overseas |
| 2.04 | Leon | Male | 29 | Year 12 | Full Time Student | 0 - 15,000 | Single | None | Renting | Overseas |
| 2.05 | Kayla | Female | 27 | Year 11 | Primary Carer & Escort Worker | 0 - 15,000 | Single | 1 Dependent | Renting | Within Australia |
| 2.06a | Anders | Male | 24 | Tertiary | Unemployed | 0 - 15,000 | Single | None | Living with Family | Overseas |
| 2.06b | Shaun | Male | 24 | Tertiary | Unemployed | 0 - 15,000 | Single | None | Living with Family | Overseas |
| 2.07 | Gabrielle | Female | 36 | TAFE | Primary Carer & Part-time Musician | 26,000 - 35,000 | Divorced | 2 Dependents | Buying | Within Australia |
| 2.08 | Fred | Male | 31 | Tertiary | Full Time Student | 0 - 15,000 | Single | None | Renting | Within Australia |
| 2.09 | Alvar | Male | 30 | Tertiary | Unemployed | 0 - 15,000 | Partnered | None | Renting | Overseas Extensive |
| 2.10 | Bethany | Female | 23 | Tertiary | Unemployed | 0 - 15,000 | Single | None | Buying | Overseas |
| 2.11 | Jessica | Female | 38 | Year 11 | Primary Carer & Part-time Student | 26,000 - 35,000 | Divorced | 5 Dependents | Renting | Within Tasmania |
| 2.12 | Trevor | Male | 38 | Year 10 | Unemployed | 0 - 15,000 | Single | None | Renting | Within Tasmania |

Table 2: Low-Income Participant Characteristics

| Interview No. | Interview Name | Sex | Age | Education | Occupation | Income \$ per annum | Marital Status | Dependents | Resident Status | Travel History |
|---------------|----------------|--------|-----|-----------|-----------------------------------|---------------------|----------------|--------------|--------------------|--------------------|
| 3.01 | Prince | Male | 25 | Tertiary | Musician | 36,000 - 45,000 | Single | None | Renting | Overseas |
| 3.02 | Tom | Male | 36 | Tertiary | Architect | 16,000 - 25,000 | Single | None | Living with Family | Within Australia |
| 3.03 | Lisa | Female | 26 | Tertiary | Primary Carer & Part-time Artist | 16,000 - 25,000 | Married | 2 Dependents | Buying | Within Australia |
| 3.04 | Anji | Female | 30 | Tertiary | Lawyer | 36,000 - 45,000 | Partnered | None | Buying | Overseas Extensive |
| 3.05 | Paul | Male | 27 | Tertiary | Nurse | 36,000 - 45,000 | Partnered | None | Renting | Overseas |
| 3.06 | Jarrold | Male | 26 | Tertiary | Unemployed | 0 - 15,000 | Single | None | Renting | Overseas |
| 3.07 | Hannah | Female | 26 | Tertiary | Physiotherapist | 26,000 - 35,000 | Single | None | Buying | Overseas |
| 3.08 | Cian | Male | 33 | Tertiary | Social Worker | 36,000 - 45,000 | Married | None | Buying | Overseas |
| 3.09 | Marjorie | Female | 35 | TAFE | Primary Carer & Part-time Student | 0 - 15,000 | Married | 2 Dependents | Buying | Overseas |
| 3.10 | Thera | Female | 34 | Tertiary | Engineer | 36,000 - 45,000 | Married | None | Buying | Overseas |

Table 3: Downshifter Participant Characteristics

Appendix Two (Ethics Requirements)

(a) Information Sheet

My name is Julia Verdouw, and I am undertaking this research project to fulfil the requirements for a Doctorate of Philosophy in the department of Sociology and Social Work at the University of Tasmania. In this project I will be working under the supervision of Dr Douglas Ezzy.

What is the purpose of the study?

Through this study I hope to better understand what young people aged 23-38 years feel to be a 'good' life. In other words, what ways of thinking and acting are important, valuable, significant or worthwhile to young adults? Alternatively, what behaviours are insignificant, not worth pursuing or even reacted strongly against? I am also interested how these values are influenced by some of the big 'themes' in our society at the moment, such as 'consumerism'.

The aim for this project is to bring the real experiences of everyday young Tasmanian men and women into this debate. The realities of how young adults make sense of everyday experiences in a consumer society will be valuable for future government and non-government discussions about youth, unemployment, community initiatives and issues of social justice.

Who is being asked to participate?

There are a few simple requirements for taking part in the project. First, as mentioned earlier, you must be aged between 23 and 38 years. Second, you must be able to fit one of the following three criteria:

1. You receive a wage/salary of at least \$499 including tax per week; or
2. You receive your primary income from a government pension or allowance (such as study allowance); or you receive a single wage/salary of no more than \$250 per week (or household wage/salary of no more than \$499 including tax per week).
3. You have chosen to receive less income per week than you used to because of a decision related to quality of life - for example, to live more simply, or have more 'family' time.

Whichever applies to you, it is a basis from which I can talk with you about how you choose to live your life and the things that are most meaningful to you.

How can I be involved?

You can participate in a relaxed one-on-one interview. The only requirement for taking part in an interview is to ‘tell your story’ with the guidance of some relevant questions from the researcher. The interview duration will be anywhere from half an hour to one and a half hours in length. Interviews can take place in any location that is suitable for both parties.

Confidentiality and anonymity

In whatever way you are involved in this project, any information you provide will be treated confidentially. It is understood that information you give may raise emotions or anxiety and so your information will be treated with sensitivity. There will be no pressure for you to answer sensitive questions, and if you become uncomfortable you may choose to not answer questions, or leave at any time. Participation is always entirely voluntary and may be withdrawn at any time without prejudice.

Your privacy will also be protected. Your real name or any features that may identify you will not be used in the thesis – you will remain anonymous at all times. For example, if a direct quote from you is used in the thesis, you will be given another name.

What happens to my information?

If given your permission, interviews will be audio taped. This information will be transcribed and you will be given the option of looking through the transcript and then approving or withdrawing the transcription of your interview before thesis writing begins. The taped interview session is stored securely for a required period of five years from the time the project is finished. After this, the tapes will be destroyed.

Your consent

Before the interview, you will be asked to sign a consent form to make sure that you understand what the research is about and that you are happy to take part in the taped interview or focus group.

Contact persons:

If you have any question about this research project or your involvement in it, please feel free to contact either Julia Verdouw at (w) 6226 2950, (m) 0421 607 521, or project supervisor Dr Douglas Ezzy at (w) 6226 2330.

This project has received ethical approval from the Southern Tasmania Social Sciences Human Research Ethics Committee. If you have any ethical concern or complaint in regards to the manner in which the project is conducted, you may contact the Chair, Associate Professor Gino DAL Pont on (03) 6226 2078 or Executive Officer of the University Human Research Ethics Committee, Ms Amanda McAully on (03) 6226 2763.

Appendix Two (Ethics Requirements)

(b) Statement of Informed Consent

Participant Statement

Please read carefully through the following statement and if there are any areas of doubt, please ask before signing:

- I have read and understood the ‘information sheet’ for this study. The project has been explained to me, and I am aware that the duration of this interview will be from 1 to 1.5 hours in length. Any questions I have asked have been answered to my satisfaction. I also understand and agree that:
- All data collected from this interview will be treated as confidential.
- Data gathered from this interview may be published provided that I cannot be identified as a participant.
- Should I wish to, I may read the transcript of my interview and withdraw any information I have provided.
- The interview will be recorded. Once the recording has been converted into written form, it will be stored securely to protect my anonymity. I am aware that the recording will be stored for a required minimum of 5 years after project completion and then destroyed. I also understand that the information I provide in this recording will be treated with utmost confidentiality.
- If I have any other questions, I can contact the research team. I can also contact the chair of the Southern Tasmania Social Sciences Human Research Ethics Committee on (03) 6226 2078 if I have any concerns about the ethical conduct of the project.

Based on these understandings, I agree to participate in this investigation and I understand that I am free to withdraw at any time without prejudice.

Name of Participant _____

Signature of Participant _____ **Date** _____

Statement of Informed Consent continued....

Investigator Statement

I have explained this project and the implications of participation to this volunteer. I believe that the consent is informed and that he/she understands the implications of participation.

Name of Investigator _____

Signature of Investigator _____ **Date** _____

Appendix Three (Interview Tools)

(a) General Participant Information Sheet

Participant (Interview) Reference:

Participant Pseudonym:

Sex: M / F

Age: 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38
(Circle one)

Occupation / Position Title:

Wage / Salary Earnings (approx / per annum gross) \$:

Educational History:

(Highest level completed – circle one)

Primary / High School

TAFE

Tertiary

Postgraduate

Employment / Unemployment History:

Brief Personal History:

Family:

(E.g. family history, marriage, divorce, children etc)

Geographical History:

(E.g. Are you Tasmanian? Have you Travelled or lived elsewhere?)

Miscellaneous:

(E.g. additional information related to any above issue you wish to provide)

Appendix Three (Interview Tools)

(b) Interview Schedule

Introduction:

Aim: your understanding of what you think is a 'good' life

You are the expert - there are no right or wrong answers - and I would like to hear your point of view!

General Information Sheet

(Separate: Fill out)

General Interview Theme:

What do you think makes a 'good life'?

- 'Good' = worthwhile, significant, better way to live
- The whole interview will keep coming back to this question
- By implication, what is insignificant, trivial and inferior to strive for?

Themes to draw on during the interview:

Values and Attitudes:

-Significant values, passions, deep feelings, securities and insecurities, what is 'happiness'? and strong beliefs

Moral Issues:

-How should people live, 'wrong' ways to live, the most profound moral dilemmas today, the relation to religion to morality, have you examples of actions you consider 'wrong'?

Consumer Society:

-Desired lifestyle and income goals, future desires, job loss and gain, house ownership, where should taxpayer money go? Connection between money and 'good life'? Opinions of unemployment and welfare.

Identity and Self:

Is self-identity important to a 'good life'? What are your inner conflicts? What distresses and disturbs you the most in life? Do you have a 'big' meaning or direction in life? What would you like your future to hold? Issues of happiness and anxiety.

Three Generic Questions:

- *If you could change anything in the world, what would you do? Why?*
- *Can you give me 5 or 10 responses to the question 'who are you'? (what defines you as a person?)*
- *Is there anything else you think is important to mention in this interview, that I may have missed?*

Appendix Four (Coding)

Example of Nvivo Coding Tree for categories 1, 2 and 3

MONEY-

MONEY FRAMEWORKS

MONEY AS ‘GOOD’

HAPPINESS

CONTROL - INDEPENDENCE

Independence from Others/System

Independence from Financial Constraint

Independence providing Opportunity

Financial Control

MEANS TO END / GOAL

Quantitative Goal

Qualitative Goal

Able to save Money

Pragmatic or Necessity

ITS OWN GOAL / GOOD

ACHIEVEMENT

Money Success

Achieving Goals

Security

PEOPLE

Friends and Leisure Lifestyle

Travel and Meeting People

Spouse or Family Quality of Life

Trust

PLEASURE and LEISURE

Travel/Holiday/Recreation/Relaxation

Social Life

Cultural Life

Reward

Freedom

Escapism / Boredom

Fun

QUALITY OF LIFE

Lack of Financial Constraint

Financial Stability

Lifestyle Choices

Comfort

'Home'
Human Rights
Health
CHOICE
Open choices
Lifestyle choices
MORE IS BETTER
FUTURE

MONEY NEUTRAL

NECESSITY
BALANCE
TAKEN FOR GRANTED / ASSUMPTION
UNCONCERNED / NON-PROBLEMATIC
CREATIVE / MAKE-DO
IT'S NOT ABOUT MONEY
BETTER QUALITIES THAN MONEY
POSITIVE ASPECTS OF LESS MONEY
MONEY USED TO HELP OTHERS
HAS LITTLE MEANING
WEALTH NOT NECESSARY

MONEY TENSIONS

AMBIVALENCE
Money and Means
Money and Happiness
Money and Social Inequality
Consumerism
Money and Power
Future
Money and Use
Having little money
Money Management
Just getting by
Regret over use of money
Money and Time
Shame
Money and Stress
Downshifting
Danger of too much money
Desires
FINANCIAL WORRY
MONEY RELATED TENSIONS

Tensions with Work Quality
Tensions with Values / Ideals
Tensions in Relationships
Tensions with work Type
Tensions with Self Esteem

BLACK ECONOMY
MONEY 'BAD'
NEGATIVE DEPENDENCY
POSSESSIONS
MONEY CAUTION
GAMBLING

MONEY MISCELLANEOUS

CONTRADICTIONS
COMPARISON STORIES
Wealth Negativity
Poverty negativity
Other
Positive stories
SHIFTS IN THINKING
Less Money focussed
Changed Money focus

OTHER: DOWN-SHIFTING 'GOOD'

PERSONAL SATISFACTION
COMMUNITY BETTERMENT
LESS MONEY IS ENOUGH
WORLDVIEW SHIFT
QUALITY OF LIFE

OTHER: INFORMED BY SPIRITUAL BELIEF

STEWARDSHIP OR RESPONSIBLE USE
PROVIDING FOR OTHERS
PROVISION FROM GOD

MONEY-

MONEY CONVICTIONS

POLITICAL

GENERAL
DILEMMA
SOLUTION
GOVERNMENT AS DISTRIBUTOR
DECLINE TO COMMENT
OWN ROLE
GLOBAL OR SOCIAL CONFLICT
ENVIRONMENTAL CONFLICTS
IMPACTING OWN POSITION

MORAL

STATUS QUO
DILEMMA

Global or Social Conflict
Workplace Morality
Too much wealth
Money Theft
System Abuse
Moral Behaviour
Environmental Conflict
Poverty
Apathy or Complacency
Expenditure or Consumerism
Individualism
Breakdown of Community or Relationships

SOLUTIONS/ OWN ROLE

Ideal World
Realistic
Personalised
Problematic
Unproblematic
Active
Desiring

Appendix Five (Money as ‘good’)

The following table is a supplement to analysis in chapter 5.1.1 ‘Money as ‘good’’. Each quote provides one participant example taken from a number of level three and four codes (see coding tree, Appendix four) under ‘money frameworks’/‘money is good’.

| Participant Name | Coding Type (money as ‘good’) | Participant Quote |
|------------------|---|--|
| Douglas | Achievement / Money Success | <i>‘I’ve got a trade, and that helps me make money from week to week, and I can always do it, now I’m just building on that to develop a business of my own and I’m more in control of how I affect that trade on what my industry will become. More able to make more money. And give me more opportunity.’</i> |
| Saskya | Achievement / Achieving goals | <i>‘I just want to have a working life that satisfies me in an emotional sense, so that I’m happy, I’m confident, I’m relaxed, I’m challenged, I’m excited, and that I also have the financial gain to do the things that I want to do’.</i> |
| Osser | Control – Independence / Independence from the system | <i>‘Yeah, so I don’t sort of rely on the government to have any affect on the way I live. I’m not gonna go, ‘oh the budget’s really crap because there’s no money in our age-group’, because I don’t feel that it’s that real anyway. You know, you’ve got to make it for yourself; you can’t worry about what those little men do!’</i> |
| Mark | Control – Independence / Independence from others | <i>‘What attracts me about being self-employed? Well, you can always boil this back to what I used to, what I’ve said previously. [softens voice] Um, you make money. You never make the good money working for someone else’.</i> |
| | Control – Independence / Independence from | <i>‘Well, the house is a pretty big thing financially and that uses up a lot of time and money resources for me. So I guess, the short term objective is to get to a point with the</i> |

| | | |
|---------------|--|---|
| Ruth | <i>financial constraint</i> | <i>house where I can rent it out and not worry about it financially and go somewhere else and do something else. So, that's about it financially. I don't have you know a desire to be earning one hundred thousand dollars by twenty-ten or anything like that! You know, not to be in financial difficulty is just fine'</i> |
| Carin | <i>Control – Independence / Independence providing opportunity</i> | <i>'So the nursing home offered me care assistant work which was the lowest paid job, ever. And I was looking at these nurses thinking 'I could do that, that's nothing, I could do that and they're getting heaps of money compared to me' So then I realised that it was a really good way to do what you want. A really flexible job to do, and once you've got it, you can do whatever you want. So that's the reason I did it'</i> |
| Mike | <i>Control – Independence / Independence providing security</i> | <i>'What is security? I guess, having a house and an income is certainly part of that. ... You know I, certainly like to be the provider for the family, and all those sorts of things. Yeah, I'm certainly conscious of all those issues. Albeit, at a point you know sort of when I do retire that I can throw caution to the wind a bit more. But, look I probably wouldn't do that unless I had everything pretty much set up'</i> |
| Peter | <i>Control – Independence / Independence providing financial control</i> | <i>'I don't personally believe in going into debt. I've never had a loan'</i> |
| George | <i>Means to end or goal / Quantitative goal</i> | <i>'I think everyone works for a reason, that's to earn money. And I'm reasonably lucky I guess in that I earn a decent amount compared to most. I think having some level of financial security, in you know, owning a house or something like that, actually owning it outright, and basically being able to get to a certain level, and then not have to work long hours and all that sort of thing after that</i> |

| | | |
|---------------|---|--|
| | | <i>- after you get to a certain point where you're static. Where you can work for play money, and work for your retirement sort of thing. Where there's no pressure in where you want to go'</i> |
| Hank | Means to end or goal / <i>Qualitative goal</i> | <i>'What is it that we really want out of our life? What-what's going to make life, good? And we wrote those down as well. And the things that I wrote down were I want to spend time with my family, and my wife, whom I love enormously. And my beautiful children. I want to, earn enough money so that we can live happily, but I'm not that focussed on being a wealthy person'.</i> |
| Lucy | Its own goal | I: So what was it about accounting that when you were twelve years old you thought accounting was the thing for you? P: [grins] Money. |
| Ruth | Happiness / <i>People and social life</i> | <i>'There are certainly things that I enjoy that you can't do unless you've got some disposable income. So, when you think of you know the good life, being able to go out and have a few drinks with friends, you know go out for a meal, or go to the theatre, you know - can't really do that, unless you've got a bit of cash'</i> |
| Saskya | Happiness / <i>Pleasure and Leisure</i> | <i>'Actually, for me I unfortunately have a certain lifestyle, that being a twenty-something woman in a very small town I have a huge group of friends, and have a certain way - my leisure is involved in going out drinking, smoking, you know, travelling, all that sort of stuff, so I associate all those things with pleasure and time and relaxation, and if I can't achieve them... it's awful! You actually, you feel really cut-off, you know....its one of those really difficult things'</i> |
| | | <i>'Yeah, being comfortable... I think my opinions on this one's changed a lot, I used to think that it was all about,</i> |

| | | |
|------------------|---------------------------------------|---|
| Mark | Happiness / <i>Quality of Life</i> | <i>being ludicrously wealthy. But, my opinion has sort of come to the point where, you lead a life where, you don't have to work too much. Where you earn, where you have an income capacity. You have leisure'</i> |
| Stephanie | Happiness / <i>Choice</i> | <i>'And even just the sense of being so privileged that I could say well, 'oh I could do this or that, or I could downsize, I could upsize' - I could do all sorts of things. It is very fortunate. Yeah, so I don't underestimate that'</i> |
| Damien | Happiness / <i>other</i> | <i>'Oh, Money, I love thee, I hate thee! Money is, obviously it's a necessity. Ah, I have this fiscal disease that I've genetically inherited from my father. That's I could be earning fifty thousand dollars a week and I'd probably try and bum ten bucks for a bottle of wine before pay day. It just, it doesn't matter ... I have a very bad habit of getting paid, and then for three or four days living like a king... Oh, and I love it. But, I know that by this time next week, I'm gonna be having my vegemite on toast, that's all there is left. And, it is an issue and it's a problem. But, I'm happy with it. Because it works for me!'</i> |
| Charlie | More is better / | <i>'Oh, that's another reason to come here, actually, that I'm technically able to do some consulting whereas in [previous job] I wasn't. So I can, you know sort of top up the piggy bank a little bit'</i> |